

Use the network. Deep discounts. Cost savings.

Retirees can save money by using a network provider whether it be an EPO or PPO provider. 45% of County of Sacramento retirees visit a network provider.

12% visit a EPO provider. EPO provider discounts can be up to 47% off retail.

33% visit an PPO provider. PPO provider discounts can be up to 30% off retail.

Greater discounts means lower out of pocket costs for retirees. Your savings is always greater if you use a Principal network provider.

Let's look at an example

The Standard POS design gives retirees the freedom to choose any dentist. They save the most – and stretch the maximum benefit farther – by visiting EPO and PPO dentists.

Comparing out-of-pocket costs on a crown					
EPO dentist		PPO dentist		Non-network dentist	
Fee based on EPO provider agreement	\$700	Fee based on PPO provider agreement	\$840	Normal fee	\$1,400
	\$700		\$840		\$1,400
45% coinsurance	$\times .45$	45% coinsurance	$\times .45$	50% coinsurance	$\times .50$
	\$315		\$378		\$700
Coverage pays	\$385	Coverage pays	\$462	Coverage pays	\$700
Employee pays	\$315	Employee pays	\$378	Employee pays	\$700

Comparing impact on maximum benefit					
EPO dentist		PPO dentist		Non-network dentist	
Benefit maximum	\$1,500	Benefit maximum	\$1,500	Benefit maximum	\$1,500
Coverage pays	-\$385	Coverage pays	-\$462	Coverage pays	-\$700
Remaining maximum	\$1,115	Remaining maximum	\$1,038	Remaining maximum	\$800

Benefit choice for retired members electing the Standard dental plan									
	Calendar year deductible			Coinsurance (policy pays)			Calendar year maximum benefit		
	EPO	PPO	Non-network	EPO	PPO	Non-network	EPO	PPO	Non-network
Preventive	\$0	\$0	\$0	80%	80%	60%	\$1,500	\$1,500	\$1,500
Basic	\$25	\$25	\$25	60%	60%	60%	\$1,500	\$1,500	\$1,500
Major	\$25	\$25	\$25	55%	55%	50%	\$1,500	\$1,500	\$1,500

Standard Dental Plan	Retiree	Retiree +1	Family
Monthly Cost	\$41.33	\$75.58	\$113.10

[Go to principal.com/dentist](http://principal.com/dentist). Select California then Principal POS Plan.

EPO providers are shown at first. To confirm your dentist's level, select Show PPO Providers.

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benefit

Benefit choice for retired members electing the Enhanced dental plan									
	Calendar year deductible			Coinsurance (policy pays)			Calendar year maximum benefit		
	EPO*	PPO	Non-network	EPO*	PPO	Non-network	EPO*	PPO	Non-network
Preventive		\$0	\$50		100%	50%		\$2,500	\$1,000
Basic		\$25	\$50		60%	50%		\$2,500	\$1,000
Major		\$25	\$50		55%	50%		\$2,500	\$1,000

*EPO providers will use the PPO discount, but honor the higher annual maximum.

Enhanced Dental Plan	Retiree	Retiree +1	Family
Monthly Cost	\$53.14	\$98.35	\$149.91

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additional coverage!

Also for 2020, the dental lock out has been eliminated, all County retirees can sign up for coverage in either plan!

NOTE: If you choose the Enhanced plan and later drop your coverage, you must be enrolled in the Standard plan for 24 months before being able to move back to the Enhanced plan.

The Enhanced plan is valuable for anyone already seeing a PPO dentist, or is covering dependents who may need the extra coverage, or who is considering a change in dentists to maximize their benefits. Before deciding, confirm whether your dentist is a PPO dentist:

Go to principal.com/dentist. Select **California** then the **Principal Dental Network**. This will show PPO Providers based on your search criteria.