



## 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

<b>COSMETIC SERVICES</b>	<ul style="list-style-type: none"> <li>• Teeth bleaching</li> <li>• Veneers and anterior ¾ cast crowns, and replacement</li> </ul>
<b>DENTAL ACCIDENTS</b>	<ul style="list-style-type: none"> <li>• 100% of services necessary due to a dental injury*</li> <li>* Provided up to the lifetime maximum amount</li> </ul>
<b>DENTAL IMPLANTS</b>	<ul style="list-style-type: none"> <li>• Surgical placement of implant body</li> <li>• Implant connecting bars</li> <li>• Implant repair and removal</li> <li>• Coverage for members or dependents over the age of 16</li> </ul>
<b>ORTHODONTIA</b>	<ul style="list-style-type: none"> <li>• Bands and appliances</li> <li>• Any needed x-rays</li> <li>• Coverage for children (available with 5+ enrolled lives) and adults (available with 25+ enrolled lives)</li> </ul>
<b>TMJ TREATMENT</b>	<ul style="list-style-type: none"> <li style="width: 50%;">• Diagnostic x-rays (TMJ arthrogram, tempographic survey, other TMJ joint films)</li> <li style="width: 50%;">• Occlusal guard</li> <li style="width: 50%;">• Occlusal analysis</li> <li style="width: 50%;">• Occlusal adjustment</li> <li style="width: 50%;">• Occlusal orthotic device</li> </ul>

### FOR MORE INFORMATION

Contact your local sales representative for more information or visit [www.principal.com](http://www.principal.com).



WE'LL GIVE YOU AN EDGE®

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