

## Principal Dental Series II

# Maximum Accumulation Plan

The Principal® Dental Series II product from Principal Life Insurance Company offers many competitive features. The Maximum Accumulation Plan rewards employees who seek routine, preventive dental care by allowing a portion of the unused maximum benefit to rollover or increase the maximum benefit in the following year. The rollover only applies to the Units 1-3 calendar year maximum and is determined at the claimant level.

### Maximum Accumulation Plan qualifications include:

- Available to any size group
- Unit 3 (Major) benefits must be elected
- Available to groups electing calendar year maximums only
- Available with dental benefit choice (can be elected on the high design or elected on both designs of the choice offering)
- Members with fourth-quarter effective dates (Oct. 1–Dec. 15) begin qualifying for rollover at the beginning of the next calendar year
- Does not apply to Additional Benefit Riders
- Members in the middle of late entrant or case level waiting periods don't qualify

### Takeover groups

Our offering allows for takeover of a member's current maximum amounts. And Principal Life honors the higher maximums members with rollover or accumulation plans have built up. Each member must provide documentation on his or her current maximum.

## Accumulation

The amount rolled over or accumulated for the following year's maximum is 50% of the threshold amount. The threshold amount is the lesser of 50% of the annual maximum or \$1,000. A member's total annual claims must be less than the threshold amount to qualify. For members with split maximums, the accumulation amount is based on the non-network maximum. Members can accumulate up to four times the accumulation amount. However, if a member doesn't submit any claims in a year, the entire accumulated maximum benefit is forfeited.

Use this chart to determine thresholds and accumulation amounts.

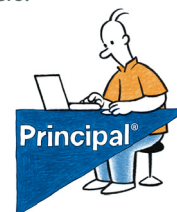
MAXIMUM ACCUMULATION THRESHOLDS AND ACCUMULATION AMOUNTS			
PLAN MAXIMUM	THRESHOLD	ACCUMULATION AMOUNT	ACCUMULATION THRESHOLD
250	125	62.50	250
500	250	125	500
750	375	187.50	750
1,000	500	250	1,000
1,100	550	275	1,100
1,200	600	300	1,200
1,250	625	312.50	1,250
1,300	650	325	1,300
1,400	700	350	1,400
1,500	750	375	1,500
1,600	800	400	1,600
1,700	850	425	1,700
1,750	875	437.50	1,750
1,800	900	450	1,800
1,900	950	475	1,900
2,000	1,000	500	2,000
2,250	1,000	500	2,000
2,500	1,000	500	2,000
2,750	1,000	500	2,000
3,000	1,000	500	2,000

## Amendments

Amendments to increase the original maximum benefit result in an increase for all members without impacting the accumulated maximum amount. Amendments to decrease the original maximum benefit result in a decrease for all members.

### FOR MORE INFORMATION

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



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This is a summary of the Maximum Accumulation Plan. It is not an insurance contract or a complete statement of its provisions, benefits or restrictions. 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. The [master] group policy determines all rights, benefits, exclusions and limitations of the insurance described here.