



Dental Insurance

Provided by

California DENTAL



Postdoctoral Scholar Benefit Program

California Dental Network HMO Dental Plan

California Dental Network HMO	
Core Benefits	In-Network
Annual Deductible	None
Annual Benefit Maximum	Unlimited
<u>Preventive/Diagnostic Care</u> Routine Exams Teeth Cleanings (Prophylaxis) X-rays	No Charge No Charge No Charge
<u>Basic Procedures</u> Fillings Endodontics Periodontics Oral Surgery	Varies up to \$65 Copay Varies up to \$200 Copay Varies up to \$275 Copay Varies up to \$100 Copay
<u>Major Procedures</u> Crowns Bridgework Dentures	Varies up to \$300 Copay Varies up to \$600 Copay Varies up to \$600 Copay
<u>Orthodontia</u> Adolescent Adult	\$1,775 Copay plus start-up fees and retention \$1,975 Copay plus start-up fees and retention

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Principal POS Dental Plan

Principal POS			
Core Benefits	EPO Network	In-Network	Out-of-Network
Annual Deductible (waived for preventive in-network)	None	\$50 per individual / \$150 per family	
Annual Benefit Maximum	\$1,500		
<u>Preventive/Diagnostic Care</u>			
Routine Exams	0%	0%	0% of UCR
Teeth Cleanings (Prophylaxis)	0%	0%	0% of UCR
X-rays	0%	0%	0% of UCR
<u>Basic Procedures</u>			
Fillings	10%	20%	20% of UCR
Endodontics	10%	20%	20% of UCR
Periodontics	10%	20%	20% of UCR
Oral Surgery	10%	20%	20% of UCR
<u>Major Procedures</u>			
Crowns	40%	40%	40% of UCR
Bridgework	40%	40%	40% of UCR
Dentures	40%	40%	40% of UCR
<u>Implant Benefit</u>			
\$1,000 Lifetime Maximum	50%	50%	50% of UCR

Seeking Care Out-Of-Network Under the POS Dental Plan

An example of how seeking out-of-network services can impact your out-of-pocket costs:

Porcelain Crown on a molar - We will estimate that the usual, customary and reasonable charge is considered \$800.

Per the out-of-network benefit structure, you will pay 40% (your coinsurance) toward that crown, which would be \$320.

In addition, if the out-of-network dentist performing your crown services charges more than what is considered usual, customary and reasonable (UCR), you will pay the \$320 PLUS any additional amount that the dentist wishes to charge. So, if the dentist charged \$900 for the crown in total, you would pay a total of \$420 for the crown, which includes the extra \$100 that the dentist charged above what is considered usual, customary and reasonable.

Using the out-of-network tier costs you more because the dentists do not discount their services per a provider contract, whereas those contracts do reduce your out-of-pocket costs in the EPO and in-network PPO tier.

Principal has a robust EPO and PPO network.