

# Northern California Conference of Seventh Day Adventists

2019 Employee Benefit Information



# Dental benefits

# Point of service



- Benefit is determined at point of service
- Three tiers of dental networks to choose from
- Save the most money by visiting EPO network dentist

## Point of service benefit design

	Exclusive Provider Organization (EPO)*	Preferred Provider Organization (PPO)	Non Network Provider Non-PPO (OON)**
<b>Calendar year deductible (combined)</b> (per person; 3x per family)	\$0	\$50	
<b>Preventive Procedures</b> (e.g., cleanings, exams, x-rays)	100%	100%	100%
<b>Basic Procedures</b> (e.g., fillings, root canals)	90%	80%	80%
<b>Major Procedures</b> (e.g., crowns, bridges, dentures)	90%	50%	50%
<b>Orthodontia</b>	50%	50%	50%
<b>Calendar year maximum</b> Combined for EPO, PPO & OON	\$2,000	\$2,000	\$2,000

Ortho Lifetime Max (child only) \$2,000



# Making informed decisions about your dental care

- Annual enrollment
- Predetermination of benefits (Dental Treatment Plan)
- Second Opinions

# Additional dental benefits

- Periodontal program
- Cancer treatment oral health program

Enrollment  
and more



# Value-added discounts

Discounts and services
Laser vision correction
Hearing aid programs
Magazine Program
Vision care
Dental Health Edge

**These discounts are not insurance.** They are not part of any Principal Life insurance policy and may be changed or discontinued at any time.



# Mobile App

1

Download Principal Mobile from the App Store or Google Play

2

Log in. Use the same username and password you use on [principal.com](http://principal.com)

3

Go to the Group Insurance section

- Three easy steps to get started
- Can be used for dental, vision, disability and life coverages
- Use your phone or tablet

# Thank you!

Oregon Policy Form Numbers: Dental GC 7100-1 (0415) and GC 7000; Short-term disability GC 4000-2 (0415) and GC 4100 OR (0116); Long-term disability GC 3000-2 (1114) and GC 3100 OR (0116); Group basic life GC 6000 (06/04); Voluntary term life GC 6000 (VTL) (06/04); Vision GC 900-1 (0515); Managed care vision GC 9000 (1013); Critical Illness GC 5700 (CI) 0612; Accident GC 8000 (ACC) (0915) OR

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