

This chart shows the estimated changes in payments and costs between the old 2014 benefit schedule and the new 2015 benefit schedule for the Retiree dental program. You can maximize your savings by choosing Principal network providers.

Sample Cost Scenarios For Services In Zip 95814		EPO				
		2015 EPO Allowable Rate	2015 Reimbursement	Your New 2015 Charge	2014 Reimbursement	Your Old 2014 Charge
			80%-New		55%-Old	
Prevent Procedure	Description					
D0120	PERIODIC ORAL EXAM	\$27.00	\$21.60	\$5.40	\$14.85	\$12.15
D0150	COMPREHENSIVE ORAL EXAMINATION	\$38.00	\$30.40	\$7.60	\$20.90	\$17.10
D0210	INTRAORAL FMS AND BITEWINGS	\$72.00	\$57.60	\$14.40	\$39.60	\$32.40
D0274	BITEWINGS - FOUR FILMS	\$30.00	\$24.00	\$6.00	\$16.50	\$13.50
D0330	PANORAMIC - SINGLE FILM	\$44.00	\$35.20	\$8.80	\$24.20	\$19.80
D1110	PROPHYLAXIS ADULTS	\$65.00	\$52.00	\$13.00	\$35.75	\$29.25
Basic Procedure			60% - New		55% - Old	
D2140	AMALGAM ONE SURFACE PERMANENT	\$68.00	\$40.80	\$27.20	\$37.40	\$30.60
D2150	AMALGAM TWO SURFACE PERMANENT	\$90.00	\$54.00	\$36.00	\$49.50	\$40.50
D2392	RESIN TWO SURF,POST-PRIM/PERM	\$135.00	\$81.00	\$54.00	\$74.25	\$60.75
Major Procedure			55% - Same		55% - Same	
D2750	CROWN PORCELAIN TO HIGH NOBLE	\$748.00	\$411.40	\$336.60	\$411.40	\$336.60
D3330	ROOT CANAL - MOLAR	\$868.00	\$477.40	\$390.60	\$477.40	\$390.60
D4260	OSSEOUS SURG,4 OR MORE TEETH	\$803.00	\$441.65	\$361.35	\$441.65	\$361.35
D4341	SCAL RT PLAN, 4 OR MORE TEETH	\$141.00	\$77.55	\$63.45	\$77.55	\$63.45
D7140	EXTRACTION TOOTH OR EXPOSED RT	\$79.00	\$43.45	\$35.55	\$43.45	\$35.55
D7240	REMOVAL OF IMPACTED TOOTH-COMP	\$411.00	\$226.05	\$184.95	\$226.05	\$184.95

Sample Cost Scenarios For Services In Zip 95814		PPO				
		2015 PPO Allowable Rate	2015 Reimbursement	Your New 2015 Charge	2014 Reimbursement	Your Old 2014 Charge
			80% -New		55% - Old	
Prevent Procedure	Description					
D0120	PERIODIC ORAL EXAM	\$31.00	\$24.80	\$6.20	\$17.05	\$13.95
D0150	COMPREHENSIVE ORAL EXAMINATION	\$50.00	\$40.00	\$10.00	\$27.50	\$22.50
D0210	INTRAORAL FMS AND BITEWINGS	\$89.00	\$71.20	\$17.80	\$48.95	\$40.05
D0274	BITEWINGS - FOUR FILMS	\$39.00	\$31.20	\$7.80	\$21.45	\$17.55
D0330	PANORAMIC - SINGLE FILM	\$54.00	\$43.20	\$10.80	\$29.70	\$24.30
D1110	PROPHYLAXIS ADULTS	\$79.00	\$63.20	\$15.80	\$43.45	\$35.55
Basic Procedure			60% - New		55% - Old	
D2140	AMALGAM ONE SURFACE PERMANENT	\$85.00	\$51.00	\$34.00	\$46.75	\$38.25
D2150	AMALGAM TWO SURFACE PERMANENT	\$113.00	\$67.80	\$45.20	\$62.15	\$50.85
D2392	RESIN TWO SURF,POST-PRIM/PERM	\$167.00	\$100.20	\$66.80	\$91.85	\$75.15
Major Procedure			55% - Same		55% - Same	
D2750	CROWN PORCELAIN TO HIGH NOBLE	\$899.00	\$494.45	\$404.55	\$494.45	\$404.55
D3330	ROOT CANAL - MOLAR	\$1,021.00	\$561.55	\$459.45	\$561.55	\$459.45
D4260	OSSEOUS SURG,4 OR MORE TEETH	\$974.00	\$535.70	\$438.30	\$535.70	\$438.30
D4341	SCAL RT PLAN, 4 OR MORE TEETH	\$173.00	\$95.15	\$77.85	\$95.15	\$77.85
D7140	EXTRACTION TOOTH OR EXPOSED RT	\$97.00	\$53.35	\$43.65	\$53.35	\$43.65
D7240	REMOVAL OF IMPACTED TOOTH-COMP	\$509.00	\$279.95	\$229.05	\$279.95	\$229.05

Sample Cost Scenarios For Services In Zip 95814		Out of Network					Higher Costs Are Incurred When Using Non-Network Providers	
		Allowable at 80% UCR for Zip 95814	2015 Reimbursement	Your Charge + Any Balance Over Allowable	2014 Reimbursement	Your Charge + Any Balance Over Allowable	Extra Cost Over EPO Dentist	Extra Cost Over PPO Dentist
			New 60% Of 80th Percentile		Old 55% of PPO rate		Not Including Balance Billing	
Prevent Procedure	Description							
D0120	PERIODIC ORAL EXAM	\$60.00	\$36.00	\$24.00	\$17.05	\$42.95	\$18.60	\$17.80
D0150	COMPREHENSIVE ORAL EXAMINATION	\$98.00	\$58.80	\$39.20	\$27.50	\$70.50	\$31.60	\$29.20
D0210	INTRAORAL FMS AND BITEWINGS	\$150.00	\$90.00	\$60.00	\$48.95	\$101.05	\$45.60	\$42.20
D0274	BITEWINGS - FOUR FILMS	\$74.00	\$44.40	\$29.60	\$21.45	\$52.55	\$23.60	\$21.80
D0330	PANORAMIC - SINGLE FILM	\$128.00	\$76.80	\$51.20	\$29.70	\$98.30	\$42.40	\$40.40
D1110	PROPHYLAXIS ADULTS	\$104.00	\$62.40	\$41.60	\$43.45	\$60.55	\$28.60	\$25.80
Basic Procedure			New 60% Of 80th Percentile		Old 55% of PPO Rate			
D2140	AMALGAM ONE SURFACE PERMANENT	\$170.00	\$102.00	\$68.00	\$46.75	\$123.25	\$40.80	\$34.00
D2150	AMALGAM TWO SURFACE PERMANENT	\$195.00	\$117.00	\$78.00	\$62.15	\$132.85	\$42.00	\$32.80
D2392	RESIN TWO SURF,POST-PRIM/PERM	\$260.00	\$156.00	\$104.00	\$91.85	\$168.15	\$50.00	\$37.20
Major Procedure			New 50% of 80th Percentile		Old 55% of PPO Rate			
D2750	CROWN PORCELAIN TO HIGH NOBLE	\$1,150.00	\$575.00	\$575.00	\$494.45	\$655.55	\$238.40	\$170.45
D3330	ROOT CANAL - MOLAR	\$1,285.00	\$642.50	\$642.50	\$561.55	\$723.45	\$251.90	\$183.05
D4260	OSSEOUS SURG,4 OR MORE TEETH	\$1,806.00	\$642.50	\$1,163.50	\$561.55	\$1,244.45	\$802.15	\$725.20
D4341	SCAL RT PLAN, 4 OR MORE TEETH	\$281.00	\$140.50	\$140.50	\$95.15	\$185.85	\$77.05	\$62.65
D7140	EXTRACTION TOOTH OR EXPOSED RT	\$187.00	\$93.50	\$93.50	\$53.35	\$133.65	\$57.95	\$49.85
D7240	REMOVAL OF IMPACTED TOOTH-COMP	\$515.00	\$257.50	\$257.50	\$279.95	\$235.05	\$72.55	\$28.45