

# It's OK. You can visit a dentist in Mexico.

Save money with network dental providers.

You need to feel comfortable with your dentist and the quality of care they provide.

So if you prefer to visit a dentist in Mexico, Principal® has you covered with in-network providers. They include general dentists and those who specialize in root canals, pulling teeth, braces, and more.

Visiting a network dentist saves you money. Your out-of-pocket costs will be lower. And you'll pay less for dental services.

## What is a network dentist?

They agree to lower their fees for dental care. They also agree not to charge you the difference between the lower (network) fee and their regular fee.

## How is my claim filed?

If you visit an in-network dentist (in Mexico or the United States), it's easy. You pay deductibles and coinsurance. Your dentist does the rest.

If you visit a non-network dentist, you'll pay more for services and dental work. And it may be up to you to submit the claim to Principal.

	In-network	Non-network*
<b>U.S. dentists</b>	<p>Dentist submits claim to Principal on your behalf.</p> <p>You're responsible for paying coinsurance, deductibles, and services not covered by your dental insurance.</p>	<p>Dentist may submit claim to Principal on your behalf. If the dentist doesn't, you need to submit your claim to us.</p> <p>You're responsible for paying coinsurance, deductibles, services not covered by your dental insurance, and any fees above what is most commonly charged for a dental service.</p>
<b>Mexico dentists</b>	<p>Dentist submits claim to Principal on your behalf.</p> <p>You're responsible for paying coinsurance, deductibles, and services not covered by your dental insurance.</p>	<p>You need to submit claim and all receipts, records, and documentation to Principal in English and U.S. dollars.</p> <p>You're responsible for paying the dentist upfront and all fees not paid by your dental insurance.</p>

\* For additional details, see your benefit booklet.

## Benefits of using network dentists in Mexico.

- Dentists speak English and Spanish
- May be open evenings, weekends, and U.S. holidays
- Meet the same sterilization requirements as U.S. providers
- Covered by malpractice insurance policies

You have high expectations of the dentists in our network. That's why we regularly review dentists to make sure they're providing excellent care and their procedure costs are in line with what other dentists are charging.

## Find a network dentist.

**Go to [principal.com/dentist](https://principal.com/dentist).** You can find a network dentist in Mexico or the U.S.



For questions about dentists or your benefits, call the benefits phone number on your ID card, Monday – Friday, 8 a.m.-5 p.m. CT.



**[principal.com](https://principal.com)**

This policy has limitations and exclusions. For costs and complete details coverage details, ask your employer. If your dental benefits are self-funded, then your employer assumes financial responsibility for paying claims, and Principal® is contracted to administer the coverage on your employer's behalf. To confirm a dentist's current network participation, consult the dentist directory on [principal.com](https://principal.com).

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