



Using Dental Network Providers

Your dental benefits include a preferred provider organization (PPO) to help you save money on dental care. With group dental insurance from Principal Life Insurance Company, you and your covered family members can visit the dentist(s) of your choice.

- You can choose from participating providers in the PPO network or any other dentist.
- We'll even give you a list of dentists who may not be participating providers, but are certified by an independent credentialing company. Using certified dentists helps ensure you have access to quality dentists and cost-effective dental care.
- You can expect the network to include dentists who meet stringent credentialing requirements and use proper billing and practice patterns.

Best of all, PPO providers agree to charge our members fees that are lower than their normal charges. Lower fees mean you save money on your share of the charge and use less of your total benefit when you visit a participating provider – which can leave benefits available for later if you need them.

How does it work?

This example shows typical savings when using participating providers.

BENEFIT COMPARISON FOR A ROOT CANAL (MOLAR)			
You go to a dentist inside the PPO network		You go to a dentist outside the PPO network	
Fee based on PPO provider agreement	\$ 744	Normal fee	\$ 1075
80% coinsurance	x .80	80% coinsurance	x .80
Insurance pays	\$ 595	Insurance pays	\$ 860
You pay (20% coinsurance)	\$ 149	You pay (20% coinsurance)	\$ 215

In this example, you saved \$66 – or 30% – by using the PPO provider. Plus, since your coverage has an annual benefit maximum – around \$1,000 to \$1,500 for most of our groups – the lower PPO provider fee allows you to have \$265 in benefits to use later in the year if needed (\$860 – \$595 = \$265).

Finding dental providers

At Principal Life, we try to make life simpler for our customers. Use our Provider Directory on www.principal.com to locate nearby dentists or to see if one you know participates in your network.

To access this great tool, follow the simple steps below.

1	Visit our web site at: www.principal.com
2	Under the Quick Links heading on the left-hand side, click Provider Directory .
3	In the left-hand navigation under Providers & Networks , click Search for a Dental Provider .
4	Begin your search by choosing Find a nearby Dentist or Look up a specific Dentist in the first drop-down box.
5	In the second drop-down box, choose The Principal Plan Dental or the network found on your insurance card and click Continue . You will see a note reminding you how dental benefits are paid. To go to the next step, click Continue .
6	If you choose Find a nearby Dentist in Step 4, you must at least include a City and State or ZIP Code. Please be sure to indicate how far you are willing to travel and the desired specialty (if applicable), then click Continue .
7	If you choose Look up a specific Dentist in Step 4, you must select your State and fill in the Dentist's name and click Continue .



WE'LL GIVE YOU AN EDGESM

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This flyer is for your general information only and is not intended as a complete explanation of your insurance. See your benefit booklet for specific benefit and coverage information.