



Accessing Dental Network Providers

Using 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.

- Choose from participating providers in the PPO network.
- Network dentists meet stringent credentialing requirements, and use proper billing and practice patterns.
- Get a list of dentists who may not be participating providers, but are certified by an independent credentialing company. Using certified dentists ensures access to quality, cost-effective dental care.
- Visit any other dentist you choose, but your benefits may vary for non-network dental visits.

These examples show typical savings for a filling. The amount you are responsible for paying depends on whether your dentist is in the network or not. There are two types of networks, unscheduled and scheduled. Your benefits are based on the design chosen by your employer.

IN-NETWORK PROVIDER Unscheduled/Scheduled PPO Network		NON-NETWORK PROVIDER Unscheduled PPO Network		NON-NETWORK PROVIDER Scheduled/MAC ⁵ PPO Network	
Provider charge	\$200	Provider charge	\$200	Provider charge	\$200
Fee schedule amount	\$150	90th percentile UCR amount ⁴	\$185	Fee schedule amount	\$150
\$50 deductible	\$50	\$50 deductible	\$50	\$50 deductible	\$50
20% coinsurance ¹	\$20	20% coinsurance	\$27	20% coinsurance	\$20
Balance bill amount ²	N/A	Balance bill amount	\$15	Balance bill amount	\$50
Total out-of-pocket expenses ³	\$70	Total out-of-pocket expenses	\$92	Total out-of-pocket expenses	\$120

These examples are for illustrative purposes only. The actual cost will vary based on the services provided.

¹ Coinsurance amount is fee amount – deductible x .20

² Balance bill amount is provider charge – fee amount or percentile amount when visiting a non-network provider

³ Total out-of-pocket is deductible + coinsurance + balance bill amount

In designs where the benefits differ between in- and non-network, using a PPO provider will result in even greater savings.

⁴ This is the amount 90% of the providers in the area charge.

⁵ Maximum allowable charge

As the examples show, when you do go in-network, you are charged the lower of the PPO fees or the provider's normal charges. Lower fees means saving money on your share of the charge and using less of your total benefit when visiting a participating provider.

Now that you understand the benefits of using a network provider, get information about how to find a provider.

DID YOU KNOW?

When providers participate in the PPO network, they agree to submit claims on your behalf. Principal Life then sends the benefit payment directly to them. As a result, PPO providers can only collect the following from you:

- Applicable coinsurance
- Deductibles
- Or the amount for services not covered under your benefit design

Finding 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 see if one you know participates in your network.

To access this great tool, follow the 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 picking the state where you would like to find a provider. After you select a state, specify a network (refer to your ID card). Depending on the network chosen, you may be transferred to a partner site.
5	Next enter the name of the provider you are looking for (if known). If you are looking for a nearby dentist, enter the city and state and/or ZIP code . Be sure to indicate how far you are willing to travel .
6	Select the desired specialty or use the No Specialty Preference default. Click Continue .



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