



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.

- 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 the lower of the PPO fees or 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.

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	\$1,075
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 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 . 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 .



WE'LL GIVE YOU AN EDGE®

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