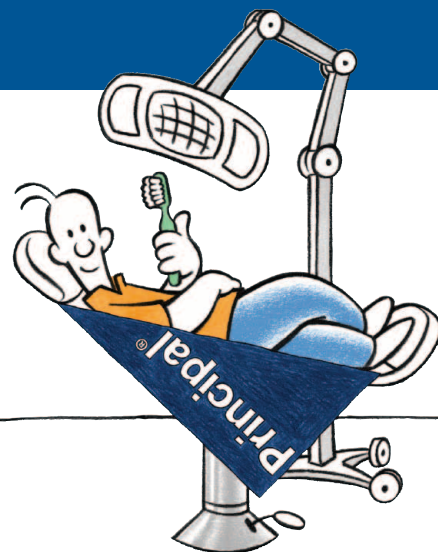


DentalBytes

The resource for Principal Plan Dental Network providers SUMMER/FALL 2011



Principal Access Network Update

Established last year, the **Principal Dental Access Network^{SM*}** was created to give you another way to attract new and retain existing patients lacking dental coverage. Promotion of the Principal Dental Access Network began in early August. Eligible members will present their membership ID card with a Principal Dental Access Network logo.

Note: This program is not insurance, so there are no waiting periods, deductibles, claim forms, annual maximums, exclusions or limitations, except for work in progress. Eligible members are responsible for paying you directly based on your current fee schedule. Eligible members can be identified by their ID cards, which will look like this example:



*The Principal Dental Access Network is not available in Arizona and California. Nevada providers access this program through Diversified Dental Services.

If you need a copy of your current fee schedule, call us at 800-832-4450. We see this as a great opportunity for you to grow and maintain your customer base. However, if you would like to opt out of the Principal Dental Access program, please send an e-mail to principaldan@principal.com within 30 days of receiving this newsletter. Opting out of this network will not affect your participation in any other network.

Also through our relationship with First Dental Health, the parent company of New Dental Choice, **free** custom marketing brochures are available to all participating **Principal Dental Access Network** dentists. These brochures are professionally printed and promote your office on a New Dental Choice discount dental plan brochure. These brochures can be an excellent marketing tool to help your uninsured or underinsured patients start or complete treatment they may not otherwise be able to afford. If you are interested in more information about these free brochures, call First Dental Health at 888-632-5563.

Need your fee schedule?

The Principal Plan[®] Dental Preferred Provider Organization reviews your network fee schedule annually. Current fee schedules are available.

To receive a current schedule, log on to our Provider Services website at www.principal.com, or call the Provider Relations staff at 800-832-4450.

DISCOUNTS ON PRODUCTS AND SERVICES

Maximize the value of teaming up with Principal Life as you care for your patients.

As a valued participating dental office who serves our members, you have access to discounts on products and services through our website – saving you time and money!

In conjunction with various vendors, you can:

- Get a Principal Financial Group® 401(k) retirement plan application fee discount.
- Receive free mandated OSHA training and a 20% discount on DrBicuspid.com CE courses.
- Get the \$200 registration fee waived for FastAttach™, which includes the FastLook™ feature, to transmit electronic attachments from National Electronic Attachment (NEA).
- Get discounts on biological (spore) testing kits and other products from North Bay/ Bioscience, LLC.
- Receive 15% off the wholesale price of Epic Dental xylitol products.

Visit our provider website for more information: www.principal.com/providerdiscounts

To login:

REGISTERED PROVIDERS:

- Enter your Username
- Click Continue
- Enter your Password
- Click Enter

NEW PROVIDERS:

- Click Establish Your Username and Password link
- Follow registration process



VOUCHER PROGRAMS

Our Periodontal, Cancer Treatment Oral Health and Second Opinion programs allow members to receive extra care:

Periodontal

Members who are pregnant or who have diabetes or heart disease* can receive scaling and root planing at no additional cost or an extra preventive cleaning.

*Other conditions may apply in Connecticut.

Cancer Treatment

Members and dependents undergoing chemotherapy and/or head/neck radiation therapy can receive up to three fluoride treatments within 12 months covered at 100% of the covered charges and one additional routine cleaning per year covered at regular benefits.

Second Opinion – NEW!

Second opinion visits are covered to help ensure members receive the best advice about dental care.

The program vouchers are available to members to print and bring to your office.

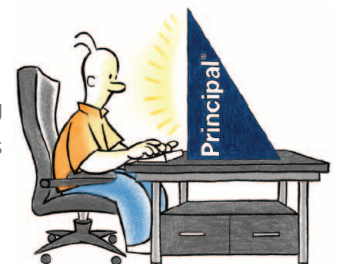
PRINCIPAL DENTAL HEALTH EDGE

The **Principal Dental Health Edge**™ is a comprehensive, educational and easy-to-use dental health website for our members.

Found on principal.com, the Dental Health Edge provides our customers with the resources necessary to make informed decisions about their oral health.

Members can:

- **Find a Dentist** – Find network and other credentialed providers
- **Access Risk Assessments** – Assess and minimize risk for certain dental health conditions
- **NEW! Treatment & Procedure Demos** – View short, animated demonstrations that illustrate the process from common to complex, including fillings, crowns, bridges, dental implants, veneers and more.



A Spanish version of the site is also available.

Dental Claims Update

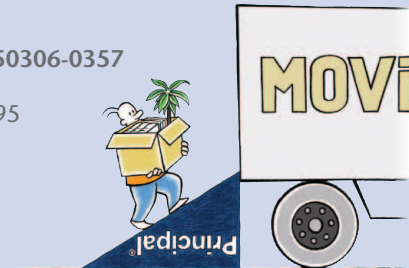


NEW CLAIMS ADDRESS

Principal Life Insurance Company's mail facility address has changed. Please update your records and begin sending dental claims and correspondence to this address:

Principal Life Insurance Company
P.O. Box 10357
Des Moines, Iowa 50306-0357

Phone: 800-247-4695



ACCURATE AND QUICK CLAIMS

Principal Life strives to pay claims accurately and quickly for our customers, including providers and members. To date, our claim payment financial accuracy is 98.8%, and 94.0% of our claims are processed within 10 business days.

As a reminder, please take the necessary steps to verify eligibility, benefit and provision information prior to rendering services. Verifying benefits helps to alleviate misunderstandings between the provider, member and our company. We have highly trained team members ready to take your call at our benefit verification hotline number, 800-247-4695, from 7 a.m. – 8 p.m. Central Time, Monday through Friday.

DIRECT DEPOSIT OF CLAIMS PAYMENTS

To make it easier for you to do business, Principal Life offers the ability to receive electronic fund transfers (EFTs) and electronic remittance advices (ERAs) at no fee.

We have contracted with PaySpan Health, a nationally known payment and remittance administrator, to make EFTs and ERAs available. Taking advantage of these convenient options helps you:

- Receive claim payments faster
- Reduce accounting expenses
- Improve cash flow

It's easy to register with PaySpan Health and get started. Call 877-331-7154 and a PaySpan representative will help at no cost. Setting aside 10 minutes now can make a big difference in how quickly you receive payments!



USE FAXBACK FOR BENEFIT VERIFICATION

Faxback is a quick and easy way to verify patient benefits. Simply:

- Call 800-247-4695 and follow the "Provider" path
- Provide the Patient ID number
- Indicate the need for dental benefits
- Ask for the benefits to be faxed

You will receive a fax verifying benefits within an hour.

STRONG MEMBERSHIP GROWTH

During the last year, Principal Life's dental membership has grown by **84,000 members nationwide!**

This strong growth has continued even during uncertain economic conditions.

An increase in members means more chair traffic for you.



Principal Life Insurance Company
Des Moines, IA 50392-0002

DentalBytes

JOIN THE PRINCIPAL PLAN DENTAL NETWORK

Principal Life offers the Principal Plan Dental Network, a managed dental care organization consisting of nearly 90 networks nationwide. Our knowledgeable Provider Relations staff is dedicated to assisting participating providers and is available to answer questions.

If you're already a member of our network, we are pleased to work with you and take pride in promoting your practice to our customers. If you are not a participating provider but would like to learn more about the Principal Plan Dental Network, contact our Provider Relations staff at 800-832-4450.

OUR NETWORK SPECIALISTS ARE READY TO SERVE YOU

The Principal Plan Dental has Network Specialists located across the United States. Our Network Specialists have extensive dental industry experience, and they are ready to assist you with:

- Dental practice changes (associates, Tax ID Numbers, etc.)
- Value-added services
- Contracting
- Fee schedules
- Education

Call 800-832-4450 to locate the Network Specialist nearest you.

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- Membership Growth

This newsletter is intended to provide general information about Principal Life Insurance Company, our dental insurance and subjects of interest in dentistry. It is not a complete statement of the rights, benefits, limitations or exclusions of the coverage described.