

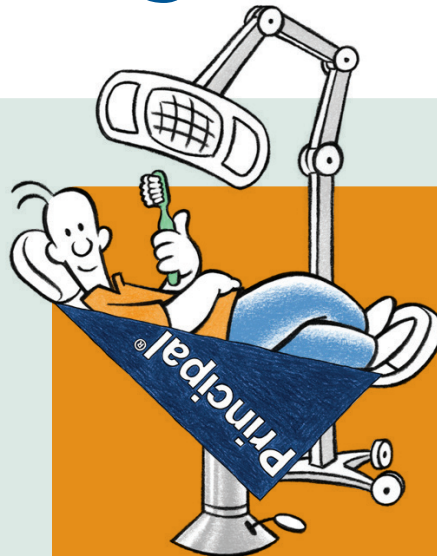
Dental Network Quality and Growth Strength and Savings in Numbers

More than 300,000.¹ That's the number of dental provider access points now available to Principal Life Insurance Company's members across the country – thanks to Principal Life's commitment to employers and employees. That commitment helped forge the joint leasing Preferred Provider Organization (PPO) arrangement between Principal Life and Ameritas nearly a decade ago. Then GEHA and their CONNECTION Dental network were added, along with other expansion initiatives, to combine strengths.

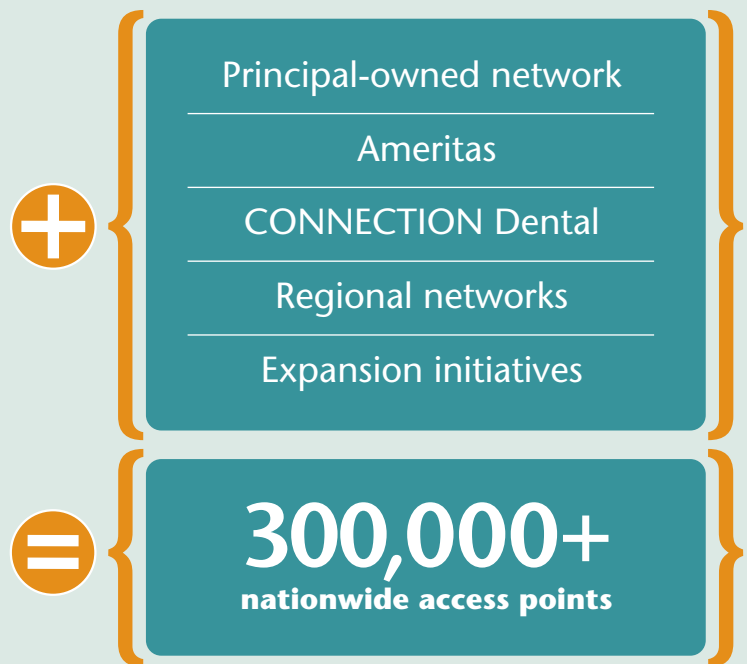
The result – one of the largest dental networks in the nation.

Our shared PPO leasing arrangement is a creative, wide-reaching and cost-effective solution designed to meet customer demands in a competitive market by delivering:

- ▶ An expanded selection of in-network providers throughout the nation
- ▶ More convenient access to highly qualified dentists
- ▶ Discounted rates and even greater opportunities for savings
- ▶ Ease of use for employers with multiple locations



Principal Life's network is among the top networks in the nation, ranking #1 in size in many metropolitan statistical areas, according to 2014 Strenuus data.



The ideal balance OF SIZE AND DISCOUNTS

We're committed to preserving high-quality dental care through our expansive network while delivering substantial cost savings to members.

Network quality and savings – We maintain a network that offers:

- ▶ Dentists with appropriate billing and practice patterns who've agreed to charge reduced rates.
- ▶ Only credentialed providers who meet our network standards and adhere to strict quality assurance.

Commitment to network growth and cost savings

Ongoing education and surveys –

Because we truly care about our providers and their patients, we:

- ▶ Sponsor continuing education courses to help providers stay informed and responsive to the latest dental industry trends and advances.
- ▶ Educate dentists about members' needs and preferences through our provider publications.
- ▶ Survey both providers and claimants to identify improvements to better serve both.

Our collaboration offers impressive advantages:

- ▶ The resources of multiple organizations are targeted to develop and maintain a robust network – each year we identify markets to further expand our network opportunities through a systematic recruitment process.
- ▶ By combining networks through co-leasing, we increase patient potential. Dentists join networks to increase chair traffic in their offices. With nearly 30,000 employer groups enrolled in our dental coverage, providers have a good reason to join our network.
- ▶ The sheer size of our network allows us to control PPO costs through managed care discounts, which in turn, allows us to keep our rates low.

A smart choice

With powerful resources dedicated to providing widespread and convenient access to high-quality, affordable dental care, our PPO network is a wise choice for employee benefit programs.

FOR MORE INFORMATION

Visit www.principal.com

¹ Number of network providers includes providers under management in the Principal Plan PPO, Principal Life leased network arrangements, Ameritas Life PPO, Ameritas Life leased network arrangements, CONNECTION Dental and other expansion initiatives.



WE'LL GIVE YOU AN EDGE®

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Network size and quality are not the only factors to consider in choosing dental coverage. Dental coverage has limitations and exclusions. For cost and coverage details, contact your Principal Life representative.