



Lab Card® Select Program for Use with HDHPs

Solid Savings on Lab Work

Your medical coverage from Principal Life Insurance Company includes the Lab Card Select program, a service of Quest Diagnostics®. When you use this voluntary program, you can:

- Save as much as 30 to 60% on covered lab work¹
- Reduce the bills you pay under your deductible¹
- Reduce your out-of-pocket expenses¹

Unlike other charges, once you reach your annual deductible, eligible lab tests processed through the program are covered at 100%. This can reduce your out-of-pocket (OOP) costs, as you pay no coinsurance on these tests – before reaching your OOP maximum!

Check out these examples between Lab Card Select and the average lab costs:

PROCEDURE	AVG. COST	LAB CARD SELECT*
Test A – heart health-related test	\$71.33	\$8.12
Test B – commonly ordered blood test	\$32.43	\$4.98
Test C – gauges health, looks for problems and assess treatments	\$103.24	\$26.35

*Pricing is for illustration purposes only and is subject to change.

Plus, most routine outpatient laboratory tests are covered, including:

- Common blood and urine testing
- Routine throat cultures, pap tests and tissue biopsies
- Pathology

TWO EASY STEPS TO USE LAB CARD SELECT	
1	Show your Lab Card Select card at the doctor's office and tell them your specimens should be sent to a participating Quest Diagnostics lab.
2	Your doctor's staff collects specimens and calls Quest Diagnostics for pickup. The lab performs the tests and sends results to your doctor – usually the next day.

If your doctor can't collect specimens you can contact Quest Diagnostics at 800-750-1253, or go to their Web site at www.labcardselect.com to find one of 2,000 approved collection sites.

Flexible and voluntary

Rest assured that with Lab Card Select, you also have choices. You can choose whether to use the program upon each trip to the doctor. Plus, your Lab Card Select program is a broad and comprehensive service that includes an extensive collection of labs and providers:

- More than 30 regional laboratories in key U.S. markets
- Nearly 150 rapid response laboratories
- Over 2,000 patient service centers
- More than 50 percent of the hospitals and physicians in the U.S.

Lab Card Select is just one more way Principal Life helps you save money on your medical benefits.

FOR MORE INFORMATION

Please contact your company's benefits or human resources representative. You may also contact Quest Diagnostics at 800-750-1253, or www.labcardselect.com

¹Based on Lab Card Select program estimates, 2004.



WE'LL GIVE YOU AN EDGE[®]

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This material provides general information about the Lab Card Select program, a service of Quest Diagnostics. It is not an insurance contract or complete statement of the provisions, benefits, limitations, exclusions and restrictions of the coverage. Quest Diagnostics is not affiliated with the Principal Financial Group. Lab Card Select is not available in North Carolina, or to groups utilizing the Pennsylvania Preferred Health Network (PPHN). Lab benefits are subject to contractual provisions determined by Principal Life. If specimens are sent to a laboratory other than a participating Quest Diagnostics laboratory, regular benefits apply. The Lab Card Select program does not cover lab work ordered during inpatient hospitalization, lab work needed on an emergency basis (STAT) or time sensitive specialized outpatient laboratory testing such as fertility, bone marrow studies and spinal fluid tests.