

# Maximize your benefits with a PPO

Your health care benefits offer you the option of utilizing a Preferred Provider Organization (PPO). If choice, quality, savings, and convenience are important to you, this is an option you'll want to consider. Use the following information to help you decide whether seeing a PPO provider is the right choice for you.

## WHAT IS A PPO?

A PPO is a network of doctors, hospitals, and other health care professionals in your area that agrees to offer quality care at competitive prices. When you use providers in the PPO, you usually receive greater medical benefits than if you use a non-PPO provider, which may reduce your personal health care costs.

You can find the name of your PPO on your health care ID card.

## ADVANTAGES

Choice is the biggest advantage a PPO offers. That's because you have the freedom to use your current doctor, choose a new one, or change anytime in the future. You can even seek treatment out of your area. You can choose to use any qualified health care provider and still receive benefits for covered services. However, you'll receive the greatest cost savings by using PPO providers.

## ADDITIONAL BENEFITS:

**Quality** – Providers in the network are screened to ensure they meet strict quality guidelines. Plus, the PPO plan is set up to meet most of your health care needs.

**Savings** – Because your provider cannot bill you more than your deductible or co-insurance, your portion of the total charges and your out-of-pocket costs may be lower.

**Convenience** – You have less paperwork because your provider submits your claims for you. Participating doctors and hospitals also handle your cost containment requirements.

## LOCATING A PPO PROVIDER

To find out if your health care provider or hospital is in a PPO network or for help in selecting a PPO provider:

- Contact the PPO
- Contact your provider
- Visit [www.principal.com](http://www.principal.com)\*

It's best to verify PPO participation each time you visit your doctor.

\* Not all PPO networks are included on the website.