

PHCS

*Healthy Directions*SM

quality care while away from home



Needing medical care while away from home can be stressful enough without having to worry about finding quality health care.

PHCS Healthy DirectionsSM can help ease those concerns when you or your dependents are outside your primary network service area by providing access to the Private Healthcare Systems (PHCS) network, one of the largest national provider networks. The Principal Financial Group[®] (The Principal[®]) has contracted with PHCS to make this service available to you.

PHCS Healthy Directions provides the perfect solution for students attending school outside the network service area or for frequent travelers.

HOW IT WORKS

If you or your dependents experience unforeseen illness or need medical treatment while outside your primary PPO's network service area, simply contact a PHCS customer service representative at 1-800-241-6350, or visit www.principal.com.

By utilizing the PHCS Healthy Directions program while outside your local/regional PPO service area,

you'll receive in-network benefits and you'll get the benefit of PHCS negotiated rates...simply for using a PHCS participating provider!

Be sure to contact your local/regional PPO prior to searching for a PHCS participating provider, just in case your PPO has a provider in the area.

If not, you should utilize the PHCS Healthy Directions program.

**ADVANTAGES FOR YOU AND
YOUR DEPENDENTS**

Cost savings – By utilizing PHCS participating network providers, you may experience lower out-of-pocket costs.

Choice – You and your dependents gain the freedom to choose providers within a national network while outside your primary PPO's local/regional service area.

Quality – You and your dependents have access to a provider network of more than 360,000 providers and nearly 3,500 hospitals nationwide – all of which have met PHCS credentialing standards. All providers are credentialed using

standards set by URAC and the National Committee for Quality Assurance (NCQA).

In other words, having access to the PHCS network gives you increased peace of mind.

Reciprocity – When you or your dependents are outside your primary PPO's network service area, you may use any one of the providers participating in PHCS Healthy Directions.

Convenience – For help in locating a PHCS participating network provider 24 hours a day, seven days a week, simply visit *www.principal.com*.

You may also call the toll-free number – 1-800-241-6350 – printed on your ID card.