Postdoctoral Scholar Benefit Plan (PSBP)

How to Find an In-Network Principal Dental Provider

Important Note: Before selecting or visiting a provider, please call them to confirm if they are still an "In-Network Provider" with Principal.

Plan Type	Instructions
Dental POS: Principal	**For California enrollees:** 1. Visit: http://c3.go2dental.com/member/dental_search/provsel.cgi 2. Click "**Continue**" on the screen 3. Select *"California"* as your state 4. Under "**Specify A Network**", select "**Principal POS Plan***" 5. If you are just looking for an EPO provider, you may select *"***First Dental Health EPO"**. 6. You may enter the name of a specific dentist if you already have a provider and wish to see if he/she is in the POS network 7. Enter your address and/or zip code, and your desired distance 8. You may choose a specialty and your preferred language at this point 9. Click "**Continue**" 10. The number of EPO and PPO providers in your specified area will populate with the list of EPO providers being shown first. All EPO providers are contracted as PPO providers as well, so the list of PPO providers will not include those shown as EPO providers. **For out-of-state enrollees: The EPO network of providers is California-specific. To find a provider on the POS plan, please follow the directions below:** 1. Visit: http://c3.go2dental.com/member/dental_search/provsel.cgi 2. Click "**Continue**" 3. Select your **state** 4. Under **"Specify A Network"**, select "**Principal Plan PPO**" 5. You may enter the name of a specific dentist if you already have a provider and wish to see if he/she is in the POS network 6. Enter your address and/or zip code, and your desired distance 7. You may choose a specialty and your preferred language at this point 8. Click *"***Continue"** 9. The number PPO providers in your specified area will populate If you have any questions, please call Principal at 1-800-986-3343.

Accessing PPO Dental Care In-Network vs. Out-of-Network	Cost of Service (Crown)	Deductible	Usual Customary and Reasonable (UCR) Rate Within Area	Insurance Pays 50% of UCR Rate	Final Member Cost
In-Network	$800 (negotiated rate)	$0	$800	($400)	$800—$400 = $400
Out-of-Network	$1000 (rate not negotiated)	$50	$800	($400)	$1,000—$400 + $50 = $650