



now a part of Quest Diagnostics

November 1, 2005

Attention: Lab Card and LabOne Select Clients

Subject: Quest Diagnostics Acquisition of LabOne

We are pleased to announce LabOne has become part of Quest Diagnostics Incorporated, the nation's leading provider of diagnostic testing, information and services. Over time, you will find many benefits from the combination of two of the most respected laboratories in the country.

Our goal is to make this a seamless transition for you so, until you are notified with additional information, there will be no changes to your service. Both companies will continue to operate as they have in the past. At this time, there are no changes to our collection site network; your members should continue to access the existing LabOne collection site network. Members can continue to search for collection sites on each product website, www.LabCard.com or www.LabOneSelect.com.

While nothing changes for now, we are working to develop additional capabilities for our Lab Card and LabOne Select clients in the future. Joining LabOne and Quest Diagnostics will significantly improve service by offering our Lab Card and LabOne Select clients a range of benefits, including:

- Improved access and greater convenience to company facilities for health care services nationwide in the future
- The enhancement of LabOne's professional and scientific resources by the addition of Quest Diagnostics' medical and scientific staff
- Quest Diagnostics' extensive test menu which will expand our broad offering to all clients.

As our companies join together, our highest priorities are to ensure you experience no disruptions in service and to use this opportunity to further improve the level of service we provide. Both organizations value you and, as one, we will seek to become even more responsive to your needs.

Thank you, as always, for choosing LabOne for your laboratory testing. Now that we are part of Quest Diagnostics, we are committed to continuing to earn your confidence and approval.

Regards,

A handwritten signature in black ink, appearing to read "W. Thomas Grant II".

W. Thomas Grant II
Senior Vice President,
Quest Diagnostics Incorporated

A handwritten signature in black ink, appearing to read "Surya N. Mohapatra".

Surya N. Mohapatra
Chairman and Chief Executive Officer,
Quest Diagnostics Incorporated



CORPORATE PROFILE

Quest Diagnostics Incorporated (NYSE: DGX) is the leading provider of diagnostic testing, information and services that patients and doctors need to make better healthcare decisions. The company offers the broadest access to diagnostic testing services through its national network of laboratories and patient service centers, and provides interpretive consultation through its extensive medical and scientific staff. The company reported 2004 revenues of \$5.1 billion and 39,000 employees.

Quest Diagnostics offers the broadest access to diagnostic testing services through its network of more than 30 full-service laboratories in major metropolitan markets across the United States and in Mexico and the United Kingdom. In addition, the company operates 140 smaller, rapid-response laboratories. The company's world-renowned Nichols Institute in San Juan Capistrano, California, and Chantilly, Virginia, specializes in esoteric testing, including gene-based testing, and conducts research and development.

Patients may have their specimens collected in any of the company's nearly 2,000 conveniently located patient service centers. On a typical workday the company processes more than 500,000 test orders. Quest Diagnostics laboratories operate 24 hours a day, 365 days a year, performing tests on behalf of approximately 140 million patients each year.

Quest Diagnostics is a pioneer in developing innovative new diagnostic tests and advanced healthcare information technology solutions that help improve patient care. Together with its MedPlus subsidiary, Quest Diagnostics also empowers healthcare organizations and clinicians with state-of-the-art connectivity solutions that improve patient care and practice management.

Additional company information can be found on the Internet at: www.questdiagnostics.com.

###

Quest Diagnostics Inc. Acquires LabOne – Questions & Answers

Effective November 1, 2005, LabOne has become part of Quest Diagnostics Inc., the nation's leading provider of diagnostic testing, information and services.

The following information is intended to offer assistance with those inquiries from providers, members and others contacting Principal Life Insurance Company regarding Quest Diagnostics acquisition of LabOne.

<i>What immediate changes can I expect with the LabOne programs?</i>	<p>At this time, there are no changes to the LabOne programs.</p> <p>As always, you can refer to LabOne's website, www.labcard.com or www.laboneselect.com, or contact LabOne at (800-646-7788) or LabOne Select at (800-750-1253) to locate the collection site nearest you or to arrange for a specimen pickup.</p>
<i>Can members now use Quest and still receive the LabCard or LabSelect benefit?</i>	<p>No. Currently, if members use Quest or their physicians send their specimens to Quest, the members will <u>NOT</u> receive coverage under the Lab Card or LabOne Select programs.</p>
<i>What should providers do for LabCard or LabSelect patients with specimens?</i>	<p>Providers who are seeing Lab Card or LabOne Select patients should continue to have these specimens picked up by LabOne.</p>
<i>What if there are additional questions that I cannot answer?</i>	<p>Contact Beth Kalianoff (283-5718) or Charlotte Brown (235-1553) in Medical Network Contracting.</p> <p>For National Accounts, contact your Senior Account Manager.</p>