

GROUP BENEFITS

Products & Services
GUIDE

Group Benefits Insurance Solutions

Providing a benefits package that works can be a challenge for any employer. Whether your client's employee base is *small, large* or *anything in between*, we have what you and your clients need.

CHOICE

Our broad portfolio allows you to choose the products, funding, enrollment and administration services that work best for your clients.

FLEXIBILITY

Our unbundled benefit designs allow you to tailor dental, disability, life, vision and critical illness solutions to fit the needs of any size employer.

SUPPORT

Experienced local sales and service teams understand your market and apply that knowledge to meet your clients' benefit needs.

FINANCIALLY STRONG

Our balanced portfolio allows us to meet long-term obligations.

- ▶ One of only 12 life and health insurers who for at least 75 years has been rated A or higher by A.M. Best Company.^{1,2}
- ▶ Comdex scores of 90 or higher for 20 years.³ 89% of insurers rank below Principal Life.¹
- ▶ Strong financial ratings from A.M. Best Company, Moody's Investors Service, Standard & Poor's Ratings Services and Fitch Ratings.^{1,4}

¹ Ratings refer only to the overall financial status of the company and are not a recommendation of the specific policy provisions, rates or practices of the insurance company.

² A.M. Best Data. Ratings as of May 12, 2014. BEST'S REVIEW, July 2014.

³ The Comdex ranking is a composite of all the ratings a company receives from the four leading rating agencies. Comdex is a measuring system created by EbixExchange and published in their VitalSigns software.

⁴ principal.com/about/financialstrength.htm.

YOU CAN COUNT ON Principal Life Insurance Company for the choice, flexibility and support you and your clients deserve.

	EMPLOYER-PAID 3+ LIVES	VOLUNTARY 5+ LIVES	SELF-FUNDED 50+ LIVES
DENTAL	✓	✓	✓
DISABILITY, SHORT-TERM	✓	✓	✓
DISABILITY, LONG-TERM	✓	✓	
LIFE	✓	✓	
VISION	✓	✓	✓
CRITICAL ILLNESS		✓	

NATIONAL ACCOUNTS

Principal Life has learned through years of experience that employers with 1,000 or more employees need additional support.

That's why we provide these employers with a dedicated service team, including a specialized underwriting unit, an implementation manager and a relationship manager. We also provide additional services, such as:

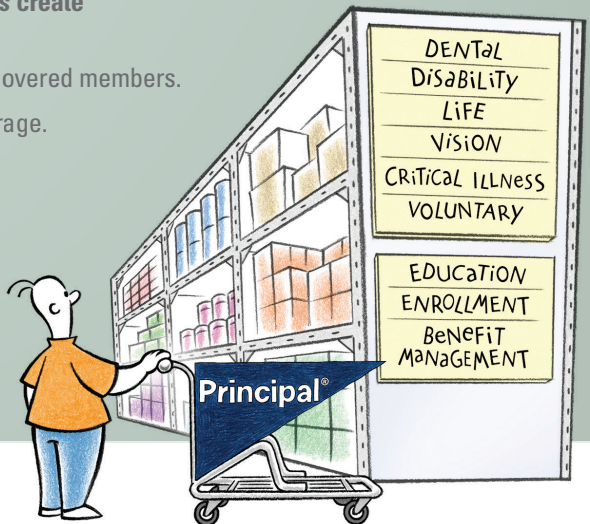
- ▶ Absence management resources.
- ▶ Online Evidence of Insurability (EOI).
- ▶ Performance Guarantee Program for the life of the contract.

AN EMPLOYEE BENEFITS LEADER

Our expertise helps you and your clients create effective benefit solutions.

- ▶ 58,000+ employers with 3.1 million covered members.
- ▶ 124,000+ lines of non-medical coverage.
- ▶ The #4 non-medical carrier*.

* LIMRA International 2014 U.S. Sales and In Force Survey Reports, based on fully insured contracts in force.



DENTAL

Group dental insurance, one of the most desired and used employee benefits, promotes oral health and also contributes to good overall health. Our strong and flexible product portfolio features a wide range of deductibles, coinsurance and maximums. We also boast one of the nation's largest provider networks. This combination helps you design the benefit that is right for your clients. Availability of options may vary by state.

HIGHLIGHTS

UNSCHEDULED PREFERRED PROVIDER ORGANIZATION (PPO)

- ▶ Substantial savings achieved by using network providers.
- ▶ Network providers agree to negotiated fees.

SCHEDULED/ MAXIMUM ALLOWABLE CHARGE (MAC) PPO

- ▶ Employees using network benefits receive PPO savings.
- ▶ Employees using non-network benefits may be billed for charges above fee schedule.

NETWORK SELECT*

- ▶ Employees visit network providers.
- ▶ No benefits outside network.

POINT OF SERVICE (POS)*

- ▶ Incorporates three benefit levels – EPO, PPO and non-network.
- ▶ Benefit received determined at time of service, depending on type of provider visited for care.

EXCLUSIVE PROVIDER ORGANIZATION (EPO)*

- ▶ Discounted fee-for-service benefit.
- ▶ No out-of-network benefits.

PREPAID DENTAL*

* Limited availability

- ▶ Employees responsible for cost of services received.
- ▶ Services charged at a deep discount.

POWERFUL NETWORK

“
300,000+ total dental provider access points
”

- ▶ Principal Life's network is among the top networks in the nation, ranking #1 in size in many metropolitan statistical areas according to 2014 Strenuus data.

To ensure a wide range of quality dental providers to choose from, all Principal Plan® Dental Network providers are credentialed. This may include a number of factors such as billing and practice patterns, claim history and utilization.

SPECIAL FEATURES

Our dental solutions include the product, price and network options needed to create the ideal benefit design for both employers and employees.

- ▶ **Benefit flexibility** – Large range of deductibles, coinsurance and maximums.
- ▶ **Provisional flexibility** – Allows specific procedures to be moved between coverage units.
- ▶ **Employee Choice** – Groups as small as 10 enrolled employees can offer multiple options.
- ▶ **Maximum Accumulation Plan** – Employees seeking routine, preventive dental care can roll over a portion of the unused maximum to the following year.
- ▶ **Preventive Passport** – Preventive services like exams, cleanings and fluoride don't count against the annual maximum, helping employees stretch their dental benefits.
- ▶ **Dependent coverage** – Available to dependents to age 26.
- ▶ **Oral health programs** – The Periodontal Program and Cancer Treatment Oral Health Program provide extra care for at-risk members. And the Second Opinion Program ensures members receive the best advice.
- ▶ **Princial Dental Essential PlusSM** – Affordable Care Act (ACA) compliant pediatric dental Essential Health Benefit (EHB) coverage for members under age 19. Limited availability.

OUTSTANDING CLAIMS SERVICE

We provide quality claim management your clients will appreciate. Employees can submit and view claims online 24 hours a day.

- ▶ **98.9%** Financial accuracy of more than 2.7 million claims.
- ▶ **96.2%** Claims processed within 10 business days.

Source: 2014 company figures

GUIDELINES

	MINIMUM CASE SIZE	PARTICIPATION RATE
EMPLOYER-PAID	<ul style="list-style-type: none"> ▶ 3 employees ▶ Employee Choice – 10 employees 	<ul style="list-style-type: none"> ▶ 100% for non-contributory ▶ 75% for contributory or 3 enrolled employees, whichever is greater ▶ Employee Choice – Determined on a combined basis between both designs in the choice offering. Standard participation guidelines apply.
VOLUNTARY	<ul style="list-style-type: none"> ▶ 5 employees when employer pays less than 50% of employee premium 	<ul style="list-style-type: none"> ▶ 20% or 5 enrolled employees,* whichever is greater
SELF-FUNDED	<ul style="list-style-type: none"> ▶ 50 employees if sold with another insured coverage ▶ 1,000 employees if sold standalone 	<ul style="list-style-type: none"> ▶ Not applicable

* Can be waived for qualified groups. See Education & Enrollment section for more information.

DISABILITY

Group disability insurance protects one of an employee's most valuable assets – the ability to earn an income when he or she is too ill or injured to work. Our flexible and unbundled products allow you to design a disability program to meet your clients' specific needs so employees are covered 24 hours a day for both work-related and non-work-related disabilities.

Consistent provisions make it easy to sell combination group and individual disability programs to further tailor the clients' benefit package. In fact, Principal Life is one of only a few providers to offer both individual and group disability insurance. Working together, these coverages help protect a larger portion of employees' income. Availability of options may vary by state.

HIGHLIGHTS

SHORT-TERM DISABILITY (STD)

- ▶ Comprehensive benefits with a range of benefit percentages, maximums and benefit options.
- ▶ Residual "or" definition of disability – Allows an employee who isn't totally disabled to qualify for benefits.
- ▶ "Own job" definition of disability – Evaluates disability based on the employee's job, not the occupation.
- ▶ Two-year rate guarantee available – Gives clients rate stability.

LONG-TERM DISABILITY (LTD)

- ▶ Comprehensive benefits with a range of benefit percentages, maximums and benefit options.
- ▶ Employee Choice – Lets employers offer multiple options to employees at enrollment.
- ▶ Residual "or" definition of disability – Allows an employee who isn't totally disabled to qualify for benefits.
- ▶ Bonus-Up Plan – Increases an employee's monthly disability benefit while decreasing monthly premium.

COMMITTED STAFF HELPS CLAIMANTS

Our managed disability services help ensure claimants receive the right services at the right time. Claims staff use an action-planning approach to identify the services needed and personalize each claimant's experience. Principal Life's dedicated in-house staff includes:

- ▶ **Registered nurses** – Using their strong clinical expertise, this staff assists claimants with rehabilitation and encourages return to work.
- ▶ **Vocational consultants** – These professionals offer job analysis, job modification, coordination of medical release and résumé/interview preparation.
- ▶ **Claim professionals** – This team works closely with disabled employees, employers and providers to offer disability management and rehabilitation services.



RETURN-TO-WORK RESOURCESSM

This full-service program encourages employees to get back on their feet and back to work.



Resources include personal rehabilitation plans, work and rehabilitation incentives, and reasonable accommodation benefits.

OUTSTANDING CLAIMS SERVICE

Our consistent attention to detail and convenient customer services have built a strong reputation for Principal Life as an industry leader in claims service. Customers can:

- ▶ Submit and view claims online 24 hours a day.
- ▶ Submit a single form for STD and LTD claims.
- ▶ Receive electronic funds transfer for LTD monthly disability payments.
- ▶ Receive assistance filing for Social Security Disability Insurance (SSDI).

Most routine STD claims are approved with pre-certified payment durations, setting timeframes for benefit payments and expectations for returning to work, barring unforeseen complications.

CLAIMANT SATISFACTION*

	SHORT-TERM DISABILITY	LONG-TERM DISABILITY
CLAIM SERVICES	▶ 90.4%	▶ 96.3%
PAYMENT ACCURACY	▶ 92.3%	▶ 97.7%

* Percentage of claimants who were very satisfied or satisfied, based on 2014 company figures.

BUSINESS OWNER SOLUTIONS

Our standard provisions include a definition of compensation that uses the average of the last two years of the owner's share of the net income of the business, plus the owner's salary.

GUIDELINES

	MINIMUM CASE SIZE	PARTICIPATION RATE
EMPLOYER-PAID	<ul style="list-style-type: none"> ▶ 3 employees if sold with another coverage ▶ 5 employees if sold standalone 	<ul style="list-style-type: none"> ▶ 100% for non-contributory ▶ 75% for contributory or 3 enrolled employees, whichever is greater (minimum 50% contribution)
VOLUNTARY	<ul style="list-style-type: none"> ▶ 5 employees 	<ul style="list-style-type: none"> ▶ 20% or 5 enrolled employees,* whichever is greater
SELF-FUNDED (STD ONLY)	<ul style="list-style-type: none"> ▶ 50 employees if sold with another insured coverage ▶ 1,000 employees if sold standalone 	<ul style="list-style-type: none"> ▶ Not applicable

* Can be waived for qualified groups. See Education & Enrollment section for more information.

LIFE

Group life insurance provides financial protection when it is needed most - helping pay for immediate expenses and long-term obligations. Our portfolio of life products offers a variety of solutions for employer and employee needs, as well as the immediate needs of an employee's survivors. Availability of options may vary by state.

HIGHLIGHTS

GROUP TERM LIFE

- ▶ Benefits – Flat, percentage of salary or combination.
- ▶ Coverage amounts – Up to \$1 million.
- ▶ Guaranteed coverage.
- ▶ Waiver of premium – Available with choice of definition of disability, elimination periods and duration options.
- ▶ Accelerated benefits – 75% of benefit up to \$250,000* (available in most states).
- ▶ Optional dependent coverage – Available in specific flat amounts for spouse and dependent children up to age 26.
- ▶ Individual purchase rights.

VOLUNTARY TERM LIFE

- ▶ Benefits – Flat increments or percentage of salary.
- ▶ Coverage amounts – Up to \$500,000.
- ▶ Guaranteed coverage.
- ▶ Waiver of premium – Available with choice of definition of disability, elimination periods and duration options.
- ▶ Accelerated benefits – 75% of benefit up to \$250,000* (available in most states).
- ▶ Optional dependent coverage – Available in increments for spouse and flat benefits for dependent children up to age 26.
- ▶ Individual purchase rights.
- ▶ Optional portability with full (up to age 70), five-year and three-year programs. Employees are eligible to port up to \$500,000, and spouses up to \$250,000.

ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

In some states, certain provisions listed as AD&D may be paid as a Personal Loss Benefit.

- ▶ Available with group term life and voluntary term life.
- ▶ Core benefit paid for loss of life, hands, feet, thumb and index finger, or vision as a result of an accident.
- ▶ Optional standard package – Seatbelt/airbag, education, repatriation, loss of use/paralysis, loss of speech and/or hearing, exposure, disappearance.
- ▶ Optional family package – Child care, spouse career adjustment.
- ▶ Optional transportation package – Helmet, public transportation.

* Available to terminally ill employees diagnosed with a life expectancy of 12 months or less and at least a \$10,000 benefit. Death benefits are reduced by the amount of any accelerated benefits received. Because of possible tax consequences, employees should contact a tax advisor before receiving accelerated benefits. Receipt of the accelerated death benefit may affect eligibility for public assistance programs.

95% OF CLAIMS were paid within seven calendar days of receipt of all proof-of-loss documents in 2014.

OUTSTANDING CLAIMS SERVICE

We provide a personal touch to all claims, which can be submitted and viewed online 24 hours a day. For qualified claims up to \$50,000, our express claims processing can reduce turnaround time and provide a decision on the claim within five working days, making it easier for beneficiaries to manage financial responsibilities.

BENEFICIARY SATISFACTION*

▶ **CLAIM SERVICES**

97.2%

▶ **PAYMENT ACCURACY**

98.1%

*Percentage of beneficiaries who were very satisfied or satisfied, based on 2013 company figures.

GUIDELINES

	MINIMUM CASE SIZE	PARTICIPATION RATE
EMPLOYER-PAID	<ul style="list-style-type: none"> ▶ 3 employees if sold with another coverage ▶ 5 employees if sold standalone 	<ul style="list-style-type: none"> ▶ 100% for non-contributory ▶ 75% for contributory or 3 enrolled employees, whichever is greater (minimum 50% contribution)
VOLUNTARY	<ul style="list-style-type: none"> ▶ 5 employees 	<ul style="list-style-type: none"> ▶ 20% or 5 enrolled employees,* whichever is greater

* Can be waived for qualified groups. See Education & Enrollment section for more information.

VISION

Group vision insurance is simple for employers to administer and affordable to provide. And because healthy vision is an important component of a person’s overall wellness, offering vision insurance makes sense for employers. Our comprehensive portfolio of vision insurance options includes managed care vision and scheduled coverage, available to employees and dependents to age 26. Availability of options may vary by state.

MANAGED CARE VISION HIGHLIGHTS

- ▶ **An established network of providers – including both independent providers and retail chains.**

- ▶ **Discounts, rebates and special offers on name-brand eyewear.**

- ▶ **Cost savings on qualifying vision procedures and screenings.**

- ▶ **A benefit design option that covers prescription glasses and contact lenses only – not exams.**

FEATURES	
EXAM	▶ Covered in full after \$10 copay every 12 months
PRESCRIPTION GLASSES <ul style="list-style-type: none"> ▶ Lenses – One pair covered every 12 months ▶ Frames – Covered up to \$150 every 12 or 24 months 	▶ \$10 or \$25 copay
ELECTIVE CONTACT LENSES (FITTING AND EVALUATION SERVICES)	▶ Covered in full after \$60 copay every 12 months
ELECTIVE CONTACT LENSES (MATERIALS)	▶ Covered up to \$150 every 12 months
NECESSARY CONTACT LENSES	▶ Covered in full after \$10 or \$25 copay every 12 months

“
\$8 BILLION
 ”

is lost by businesses annually due to vision-related problems.

www.healthysightworkingforyou.org, Vision Education Kit, From Snoozing to Smoking: How Lifestyle Affects Eye Health by Vincent Young, M.D.; 3/7/14

SCHEDULED VISION HIGHLIGHTS

- ▶ **No deductibles, co-payments or networks.**
- ▶ **Customization available in \$5 increments.**
- ▶ **Employees can visit the provider of their choice.**
- ▶ **Discounts available when using a VSP provider.**

STANDARD BENEFIT DESIGN

EXAM	▶ \$50	▶ One per 12-month period
FRAMES	▶ \$100	▶ One set in any 24-month period
LENSES	▶ \$50 single vision \$75 bifocal \$100 trifocal \$150 lenticular \$150 contacts	▶ One pair in any 12-month period. ▶ Contact lens benefit is in lieu of the lens and frame benefit.

GUIDELINES

	MINIMUM CASE SIZE	PARTICIPATION RATE
EMPLOYER-PAID	▶ 3 employees if sold with another coverage ▶ 5 employees if sold standalone	▶ 100% for non-contributory ▶ 75% (managed care) or 20% (scheduled) for contributory or 3 enrolled employees, whichever is greater
VOLUNTARY	▶ 5 employees	▶ 20% or 5 enrolled employees, whichever is greater
SELF-FUNDED	▶ 50 employees if sold with another insured coverage ▶ 1,000 employees if sold standalone	▶ Not applicable

* Can be waived for qualified groups. See Education & Enrollment section for more information.

CRITICAL ILLNESS

Group voluntary critical illness insurance provides employees faced with a serious illness with an additional layer of financial protection, beyond medical and disability insurance. Covering the five most common critical illnesses, our simplified product design makes the purchase process easy and straightforward for your clients and their employees. Availability of options may vary by state. Not available in all states.

HIGHLIGHTS

COVERED ILLNESS

PERCENT OF BENEFIT PAID

CANCER ONE ▶ 100%

CANCER TWO ▶ 25%

CORONARY ARTERY BYPASS GRAFT ▶ 25%

HEART ATTACK ▶ 100%

MAJOR ORGAN FAILURE ▶ 100%

STROKE ▶ 100%

- ▶ **Multiple payouts** – Covers additional occurrences of same or different illnesses when separated by 12 months. Same illness must be 12 months treatment free.
- ▶ **Maximum lifetime benefit** – Two times the scheduled benefit.
- ▶ **Wellness benefit** – Pays \$50 per calendar year if either the member or insured spouse has a covered wellness test or procedure.
- ▶ **Optional portability** – Up to age 70, five-year or three-year.



ONE-STOP EASE

Offering critical illness is a breeze: One proposal. One employer application. One enrollment form. One bill for all Principal Life group coverages.

BENEFIT PAYMENT

When an insured is diagnosed with a specific critical illness, he/she receives a lump sum of cash that is tax-free.¹ The benefit is paid regardless of any other insurance coverage or actual expenses incurred.

The benefit can be used any way to help pay for additional expenses, such as:

- ▶ Medical deductibles and copayments.
- ▶ Lost income of spouse or caregiver.
- ▶ Travel costs for medical treatment.
- ▶ Home healthcare needs.
- ▶ Child care.

¹ Based on current federal income tax laws, if insurance premiums are paid with after-tax dollars, the benefits are received income-tax-free.

COVERAGE LEVELS

EMPLOYEE	▶ Up to \$50,000 or \$100,000, based on case size.
SPOUSE	▶ Up to \$25,000 or \$50,000, based on case size. Cannot exceed 50% of employee benefit.
CHILD	▶ Flat \$2,500. Covers children up to age 26.
GUARANTEED ISSUE	▶ Some coverage available without proof of good health during the initial enrollment period.

GUIDELINES

	MINIMUM CASE SIZE	PARTICIPATION RATE
VOLUNTARY	▶ 5* employees, must be sold with another coverage	▶ 10% or 5 enrolled employees, whichever is greater**

* 50 in Florida and Vermont.

** Can be waived for qualified groups. See Education & Enrollment section for more information.

Discounts & Services

OFFER THIS

GET THIS

AVAILABLE WITH ALL PRODUCTS

Weight Loss, Laser Vision Correction, Hearing Aid Programs, Magazine Program

LIFE

Travel Assistance, Will & Legal Document Center, Identity Theft Kit, Beneficiary Support

DISABILITY

Employee Assistance Program

DENTAL AND/OR VISION

Vision Care

These discounts are not insurance.

AVAILABLE WITH ALL PRODUCTS

Weight Loss – Employees receive \$10 off a three-month subscription to Weight Watchers Online.

Laser Vision Correction¹ – Through the National Lasik Network, administered by LCA-Vision, Inc., employees and their dependents receive 15% off standard pricing or 5% off promotional pricing.

Hearing Aid Program / AHB – Through American Hearing Benefits, Inc. (AHB), employees, their spouses, children, parents and grandparents can receive free annual hearing screenings. In addition, they are all eligible for up to 60% off digital hearing aids as well as a deluxe warranty package at no additional charge.

Hearing Aid Program / EPIC – Through Ear Professionals International Corporation (EPIC), employees and their families have access to a large network of audiologists and ear, nose and throat (ENT) physicians. They are also all eligible for up to 60% off major brand hearing aids. Follow-up care and batteries for one year are included for hearing aids purchased through EPIC.

Magazine Program – Employees can purchase a one-year subscription to *Diabetic Living*[®] from the publisher of *Better Homes and Gardens*[®] for just \$8.

COVERED EMPLOYEES are eligible for discounts and services to help maintain and improve their health and well-being.

AVAILABLE WITH LIFE INSURANCE

Travel Assistance – Employees, their spouses and dependent children (whether traveling together or separately) have access to travel, medical, legal and financial assistance plus emergency medical evacuation benefits provided by AXA Assistance.² Available with group term life insurance only.

Will & Legal Document Center – Employees and their spouses have free access to resources provided by ARAG^{®3} to create a Will and other documents. They also have access to educational information on how to settle an estate, including administration and probate.

Identity Theft Kit – This kit from ARAG helps employees protect themselves from identity theft, as well as restore and reclaim their identity if needed.

Beneficiary Support – Beneficiaries receive grief support, and help with group life insurance policy proceeds. Spouse beneficiaries and dependents also receive three months of free online access to will preparation services provided by ARAG.

AVAILABLE WITH DISABILITY INSURANCE

Employee Assistance Program (EAP)⁴ – Employees and their immediate families receive help coping with life’s challenges with an EAP from Magellan Healthcare. Employers can choose from three service levels.

AVAILABLE WITH DENTAL AND/OR VISION INSURANCE

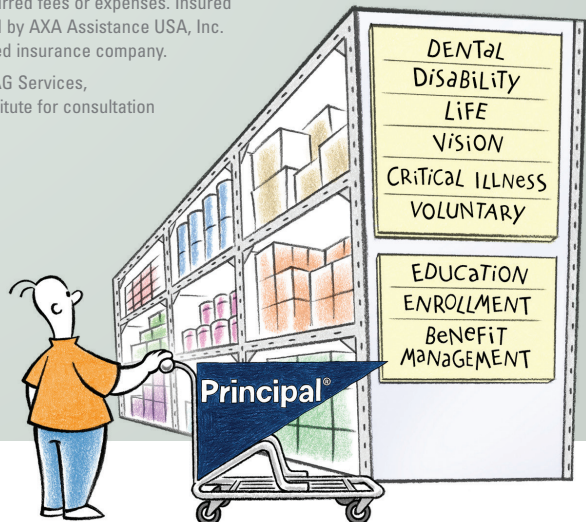
Vision Care^{1,4} – Employees and their dependents can get discounts on LASIK surgery, eye exams, prescription frames and lenses through VSP.

¹ Not available with managed care vision.

² Participants are responsible for any incurred fees or expenses. Insured transportation services are administered by AXA Assistance USA, Inc. and underwritten by a third party licensed insurance company.

³ The use of the services provided by ARAG Services, LLC should not be considered as a substitute for consultation with an attorney.

⁴ Not available with self-funded coverage.



Education & Enrollment

The success of an education and enrollment program can be judged by the number of employees who participate in the benefits offered. We make the process easy for you, your clients and their employees.

EDUCATION

Our focus is on helping employees understand their insurance needs, how their benefits can help meet those needs and how much coverage they can afford. Principal Life salaried enrollers lead the meetings. There's no cost to you or your clients for our employee education programs.

- ▶ **Group** – Employees attend a group meeting to learn about their Principal Life benefits and sign up for coverage.
- ▶ **One-on-one Principal Work SecureSM** – Employees meet one-on-one to receive a personalized insurance needs analysis, review their Principal Life benefits and sign up for coverage. Employees unable to attend a meeting can consult with an enroller over the phone.

THE RIGHT PROGRAM GETS RESULTS

Because our enrollment programs produce successful results, we waive product participation requirements for groups who offer 1-3 Principal Life voluntary products, have 25 or more eligible employees and have 80% of employees attend a meeting led by a certified enroller from Principal Life.

MAXIMUM RESULTS. MINIMUM WORK.

Our needs-based education and enrollment services produce more employee participation with *less work for you and your clients.*

ENROLLMENT

Choice of enrollment methods with personalized materials and a customized, full-color enrollment book make it easy for employees to sign up for coverage. Most promotion and enrollment materials are also available in Spanish.

- ▶ **Online enrollment** – The eBenefits Edge suite of products allows employees to enroll in benefits anytime and anywhere they can access the Internet, allowing spouses or significant others to be part of the benefit selection process.
 - ▶ **eBenefits Edge Enrollment Exclusive** – Employees enter their Principal Life product elections directly into an online system. Minimum case size: 20 employees who are eligible to enroll. Available at no charge.
 - ▶ **eBenefits Edge Enrollment PLUS1** – Employees enroll in both Principal Life group coverages and medical coverage from another carrier. Minimum case size: 50 employees who are eligible to enroll. Available for a single per-employee fee.
 - ▶ **eBenefits Edge Total Management** – This fully customizable online benefits enrollment and administration service connects with all of an employer's benefit providers. Two Principal Life products are required for employers with 75+ employees, and three products for employers with 50-74 employees. Available for a monthly fee based on the number of employees.
- ▶ **Paper enrollment** – Customizable by products offered, these forms can be personalized with employee information and benefit cost.
- ▶ **Census enrollment** – A complete census of eligible employees can be provided to establish the employee coverage records.

“
ONLINE ENROLLMENT results in faster case implementation and takes the guesswork out of the first month's premium.
”

Online Benefits Administration

Two online administrative services are available 24/7 to help brokers, clients and employees manage benefits.

- ▶ **eService** – This free service allows employers to manage their Principal Life benefits.
- ▶ **Total Management** – This competitively priced service consolidates client’s benefits into a single system – no matter how many providers are used.

eSERVICE

This service offers online access to Principal Life benefit data. It is available for ongoing maintenance and account information post enrollment.

BROKERS

- ▶ Access billing and payment information.
- ▶ Track clients’ transactions.
- ▶ Access customer information.
- ▶ Update member information.
- ▶ View booklets and policies.

CLIENTS **(Human Resources)**

- ▶ Add new members and make eligibility changes.
- ▶ Access booklets and policies.
- ▶ View billing statements.
- ▶ Pay premiums electronically.
- ▶ Order and print forms and ID cards.

EMPLOYEES

- ▶ Access benefits information.
- ▶ Read explanation of benefits (EOBs).
- ▶ View claims status.
- ▶ Confirm covered dependents.

WE PROVIDE FAST, convenient and simple ways to manage group benefits – making your life and your clients' lives easier.

TOTAL MANAGEMENT

Used for both enrollment and ongoing benefits administration, this system connects with all of a client's benefit providers. It gives brokers, clients and employees convenient, on-demand access to all benefits information with a customized website. Two Principal Life products are required for employers with 75+ employees, and three products for employers with 50-74 employees.

- BROKERS**
- ▶ Have real-time access to benefits data.
 - ▶ Minimize billing and eligibility errors.
 - ▶ Increase employee participation.

- CLIENTS**
(Human Resources)
- ▶ Manage enrollment and life event changes.
 - ▶ Own all data in system.
 - ▶ Use eligibility verification and tracking tools.
 - ▶ Run comprehensive reports – standard or custom.

- EMPLOYEES**
- ▶ Enroll in benefits online.
 - ▶ Update benefits, dependent information and beneficiaries.
 - ▶ Access decision making and education tools.

Pricing is per employee per month (PEPM) or a flat monthly fee, based on the number of employees, and includes:

- ▶ Implementation – performed by eBenefits Edge team.
- ▶ Standard and customized reports.
- ▶ Dedicated account manager.
- ▶ Automated carrier and payroll data feed setup and administration.

ELECTRONIC DATA INTERCHANGE (EDI)

Clients already use a payroll, HRS or other eligibility system? Offer our EDI services – at no additional cost. Available with as few as 50 enrolled employees.

Clients can securely transmit employee benefit information from their system to ours. **Our service offers:**

Flexibility – Most file formats are accommodated.

Security – Clients select from four options to securely transmit data. No need to invest in encryption software with our web interface option.

Data Accuracy – We accept full data files to ensure a complete match of every file.

FOR MORE INFORMATION

Contact your local sales representative or go online to
www.principal.com



WE'LL GIVE YOU AN EDGE[®]

Principal Life Insurance Company, Des Moines, Iowa 50392-0002, www.principal.com

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