Simpler eligibility notice delivery

We can deliver eligibility and enrollment information and help each new participant take their first steps sooner.

**Electronic Delivery of Participant Eligibility Notices Service**

At least 60 days prior to plan eligibility or ASAP for shorter eligibility period

Plan sponsor builds employee on principal.com, includes work email address if the employee is “wired at work.”

Plan sponsor receives To Do List task to deliver notices to anyone without a work email address on file. Downloads eligibility kit to handle eligibility notification.

60 days prior to plan eligibility or one day after employee is built, whichever is later

Principal sends eligibility email, notifying the right person.

10 days later

Principal sends an eligibility reminder email or postcard if we don’t have an email address on file. If the employee doesn’t enroll, we’ll send up to four reminders in the first year of eligibility.

**Eligibility and Enrollment Reminders Service**

Electronic Delivery of Participant Eligibility Notices: We can deliver required eligibility notices — at no additional fee — to employees who are “wired at work.” Plan sponsors just need to determine if their employees meet the “wired at work” requirements. This is a standard service, turned on for most plans.

Electronic and Paper Delivery of Participant Eligibility Notices: We'll automatically send a paper eligibility kit instead of an email to any employee who isn't “wired at work.” The cost is $3.50 per paper kit. This is an optional service, activated upon request.

Delivery results: Plan sponsors can check Eligibility Notice Delivery Results under the Reports tab on the employer website to see who received eligibility materials when and whether they were delivered by the plan sponsor or Principal.
1 If a plan uses elapsed time to determine eligibility or our Eligibility Determination Service (EDS), we’ll calculate eligibility dates based on information provided in the employee record. Records can be built right away when employees are hired. We’ll send eligibility notification 60 days prior to eligibility. If a plan doesn’t use EDS and uses hours instead of elapsed time to determine eligibility, the record should be built 60 days prior to eligibility. We’ll send eligibility notification one day after the record is built.

2 Before providing notices electronically, plan sponsors need to confirm employees are “wired at work.” In general, they need to use a computer and the organization’s email system as part of their job. Plan sponsors may want to consider using email “read receipts,” notice of undelivered email and/or periodic reviews to ensure individuals actually received the disclosure.

3 The Eligibility and Enrollment Reminders service provides up to four reminders to employees who need to take action to enroll. They’re delivered by email or paper within an employee’s first year of eligibility.

Want to know how to make the most of these services?
Get in touch any time. We’re here to help.