



## Education, Enrollment and Administration

With voluntary dental, disability, life, vision and critical illness insurance from Principal Life Insurance Company, you have access to programs and services to make voluntary easy. Principal Life offers a full range of servicing options to meet your specific needs. Our services include employee education programs that reinforce the need for coverage to online enrollment services from eBenefits Edge that are available for the enrollment period only or ongoing administration.

**Education programs** – Our education programs take the work out of employee education at enrollment time – helping to maximize participation and satisfaction.

PREFERRED EDUCATION PROGRAMS		
	Group	One-On-One Principal Work Secure <sup>SM</sup>
Description	Employees attend a group meeting to learn about their Principal Life benefits and sign up for coverage.	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.
Key Features	<ul style="list-style-type: none"> <li>• No additional cost</li> <li>• Needs-based focus</li> <li>• Salaried enroller from Principal Life</li> <li>• No high pressure sales</li> <li>• Enrollment assistance</li> <li>• Telephone education available</li> <li>• Bilingual materials and enrollers</li> <li>• Product participation requirements may be waived for qualified groups*</li> </ul>	

\* Groups of 25-199 or more eligible employees having 80% of employees attend an education meeting led by a salaried Principal Life enroller. Minimum of 3 enrolled lives per voluntary coverage (up to 5 in NY). No more than 3 voluntary coverages when voluntary long-term disability is included.

**Enrollment methods** – Our personalized paper enrollment forms and online enrollment solutions help save time and money, as well as maximize participation. Personalized forms include employee demographic information, benefits and costs.

PREFERRED ONLINE ENROLLMENT METHODS*		
	For Principal Life products only	For Principal Life and other provider products
	Enrollment Exclusive (No cost)	e-Benefits Edge <sup>SM</sup> (Additional cost)
<b>Description</b>	Enrollment service for initial enrollment.	<b>Total Management:</b> Full customized benefit enrollment and administration service for initial enrollment and beyond, connecting with all of an employer's benefit providers. <b>Enrollment PLUS1:</b> Benefit enrollment for Principal Life group products plus medical from another carrier.
<b>Key Features</b>	<ul style="list-style-type: none"> <li>• Enroll online anywhere the Internet is available</li> <li>• Employee benefit confirmation</li> <li>• Employee participation report</li> <li>• Post enrollment payroll-deduction report</li> </ul>	<ul style="list-style-type: none"> <li>• Enroll online anywhere the Internet is available</li> <li>• Employee benefit confirmation</li> <li>• Employee participation report</li> <li>• Post enrollment payroll-deduction report</li> </ul>
<b>Requirements</b>	<ul style="list-style-type: none"> <li>• At least one Principal Life group product eligible for enrollment</li> <li>• 20 or more employees</li> </ul>	<ul style="list-style-type: none"> <li>• Purchase of Principal Life group products</li> <li>• 50 or more employees</li> </ul>

**Administration services** – Our convenient online benefit administration services make ongoing benefit management a breeze with 24/7 access.

PREFERRED ONLINE ADMINISTRATION SERVICES*		
	For Principal Life products only	For Principal Life and other provider products
	e-Service (No cost)	Total Management (Additional cost)
<b>Description</b>	Administration service for all Principal Life benefits.	Full customized benefit enrollment and administration service connects with all of an employer's benefit providers.
<b>Key Features</b>	<ul style="list-style-type: none"> <li>• Employers can view monthly billing statements and pay premiums</li> <li>• Employers can access forms and online booklets</li> <li>• Employers can access life and disability claims reports</li> <li>• Employers can view and update member information</li> <li>• Employers can view and print ID cards</li> <li>• Employees can view their personal records and summary of benefits</li> </ul>	<ul style="list-style-type: none"> <li>• Consolidates benefit information into a single system</li> <li>• Employers can view or update benefits and approve or decline life event elections</li> <li>• Employers can access forms and online booklets</li> <li>• Employers can view a history of all employee transactions and identify employees who have changed options or added benefits</li> <li>• Employers can run customized reports</li> <li>• Employees can make personal updates and qualified life event changes</li> <li>• Updates sent weekly to all providers</li> </ul>
<b>Requirements</b>	At least one Principal Life group product	<ul style="list-style-type: none"> <li>• Purchase of Principal Life group products</li> <li>• 50 or more employees</li> </ul>

\* Paper enrollment and paper administration are also available.



WE'LL GIVE YOU AN EDGE®

Principal Life Insurance Company, Des Moines, Iowa 50392-0002, [www.principal.com](http://www.principal.com)

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