Principal®

Managing your benefits just got easier

Growing businesses' online benefits enrollment and administration solution

As your business grows, so does the need for managing employee benefits. And during benefit enrollment, more and more employees may need assistance. That's where Principal® can help. We provide a simple online solution for benefits enrollment and ongoing benefits administration.

Think of the convenience of rolling up your benefits in one easily-accessible place—our online benefits administration service. These include group insurance benefits from Principal, as well as insurance from carriers outside Principal[1], including medical[2]. Plus, if you use one of our preferred payroll vendors, Paycor or Paylocity, we'll send a weekly payroll census to them.

You're not in this alone

You get the help you need, when you need it—whether for quick answers or solving more complex issues. And since most eBenefits Edge team members have a human resource (HR) background, you can be confident they'll understand the challenges of administering a benefits program.

Features that make a difference

- **Customized website.** Our team works with you to create a site with your company's name. Both employees and your benefits team log in to the system anywhere they can access the Internet.
- **State-of-the-art security.** Safeguarding your company's data is one of our highest priorities. You benefit from the strictest security measures in place in the industry.
- **Powerful dashboard.** Keeping reliable records is a key part of running a business. Easily get the information you need using the system.

How can you get Simplified Management?

You're eligible for this service, if you:

- Have **25-49** employees[3]
- Offer **4+** qualifying Principal group products

Qualifying Principal products for purchase	Employer-paid	Employee-paid
Dental	✔	✔
Short-term disability	✔	✔
Long-term disability	✔	✔
Life	✔	✔
Vision	✔	✔[4]
Supplemental		✔[5]
Multi-life individual Disability Income	✔	✔

Ready to buy? We keep billing simple too!

You pay one flat fee of only $125 per month[6]. This includes setup and implementation, training and ongoing service. It also covers standard and customized reports and payroll files.

Next steps

1 Contact your local Principal representative for a demo.

2 Plan your implementation. On average, it takes no more than four weeks.

3 Enjoy time savings by managing your benefits online.

[1] Carrier change reports are posted to the administration portal. Any supplemental (worksite) products from carriers outside Principal cannot be included.

[2] Medical carrier is sent a weekly spreadsheet or aggregate file. If not accepted, carrier reports are posted to the administration portal.

[3] If number of employees grows to 50+, we'll discuss transferring you to eBenefits Edge Total Management.

[4] Employee-paid vision is a qualifying product for cases with 100 or more employees, or for cases with fewer than 100 employees when dental is also purchased or in place.

[5] Qualifying product when accident and critical illness (specified disease in New York) are purchased together.

[6] If the number of qualified products reduces to fewer than four after implementation, the fee is $250/month. If all qualified products are dropped, the fee is $300/month.

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