Principal®

Efficient online benefit management

eService. Fast. Secure. Free.

Managing your company's benefits online helps make your life easier. That's what you get when you use eService from Principal®. And it's free.

Fast: In just 5 minutes, you can log in, update your employees' benefits, and get confirmation it's done.

Efficient: You enter the information directly into our system so there's less chance of a mistake.

Immediate: Most changes you make online are completed in real time—about 90%. That means you won't have to check back.

Secure: We keep your account information safe and secure. And we're always working to keep up with the latest developments.

It's easy to keep things up-to-date:

1 | Log in to principal.com.
2 | Make your updates: select your transaction, enter information, hit submit.
3 | Get your confirmation.

You can quickly manage member benefits like:

- Add and terminate members.
- Update salary.
- Make name and address changes.
- Order dental and vision ID cards.
- Track online transactions.

Get billing and payment information when you need it:

- View a snapshot of your bill, premium due, and summary.
- Estimate costs of future bills in real-time for transactions approved and on the system.
- Download or view billing statements.
- Set up and pay premiums electronically.

Check out what else you can do with just a few clicks:

- View benefit information and summaries.
- View evidence of insurability (EOI) status.
- Electronically sign eService agreements.
- Search and print online booklets and policies.
- View, download, and print forms and documents.
- Access and complete claim forms—life and disability.
- Access reports—life and disability claims, and dental maximum accumulation.
- Sign up for tax services—disability

Keeping your account safe

Your information is important to us. That's why we use verification codes to prevent others from accessing your account, even if they have your password. The first time you log in—on principal.com or the Principal® app—you'll need to choose how you'll receive the codes. If you log in from an unrecognized device, forget your password, or we notice anything out of the ordinary, the codes help us confirm it's really you accessing your account.

First time logging in?

We automatically create an employer account when you open or transition to a new Principal group insurance policy or retirement plan.

If you're the primary administrator, you'll receive an email from us to activate your account. Don't see it in your inbox? Check your junk/spam folder. Then, follow these steps:

1 | Click the activation link in the email within 72 hours of receiving it.

2 | Provide a few personal details so we can verify your identity.

3 | Confirm that you agree to do business electronically, so you can start accessing your account information online.

4 | Create your username and password.

5 | Choose your customer service security questions and answers. We'll use these to verify your identity when you call customer service.

Need others to have access? The primary administrator can do that.

Need help getting set up? Call us at 800-843-1371.

✈ **Get started** | Once you set up your online employer account, log in at **principal.com.**