Dedicated team answers your disability concerns

You can count on the managed disability services team to guide you and your employee through an uncertain time.

Having an employee on disability leave can be challenging for both you and your employee. In addition to your concern for their health, you want to know about their return to work and what, if any, accommodations may be needed when they return. And your employee may have questions about their claim status. Whatever your concerns are, the managed disability services team from Principal® is here for you both.

Whether the claim is for short-term or long-term disability, we provide a broad range of services, including case management, rehabilitation services, on-site claimant visits (if applicable), and more. These services help disability claims reach the best possible outcome for everyone involved.

Professionals ready to help

Since each situation is unique, we pride ourselves on delivering individualized service to each customer. So to get everyone's expectations on the same page, we use a collaborative approach throughout all stages of a disability—helping ensure better results for you and your employee. After a claim is submitted, a claim analyst connects with:

- Employer
- Employee
- Attending physician
- Depending on the claim, additional professionals—such as a registered nurse or occupational associate—may be included.



IN-HOUSE TEAM

Claim analyst	• Serves as the main point of contact for employee and employer • Reviews each case early in the disability to identify appropriate options. • Assists in development of return-to-work programs.
Registered nurse	• Assists claim staff with understanding complex medical situations. • Gathers and evaluates information during home visits (if applicable). • Works with physicians on claim diagnosis and recovery periods.
Occupational associate	• Coordinates the return-to-work program. • Assists with return-to-work job preparation. • Provides information about state vocational rehabilitation resources and job placement services.

Social Security vendor	• Identifies claimants who may qualify for Social Security Disability Insurance (SSDI). • Assists claimants in completing SSDI application.



Convenient services for you and your employees

Employees on disability have access to services to make their lives a little easier:

- Single claim form for short-term disability, long-term disability, and life waiver benefit.
- Electronic fund transfer (EFT) for short-term and long-term disability benefit payments
- Claim submission online, email, fax, or by mail—whatever's most convenient
- Telephonic claim submission for employers with 300+ employees

You can depend on these resources to help you and your employees.

Integrated disability. When a short-term disability claim shows signs of becoming a long-term disability claim, we initiate individualized case management and rehabilitation services quickly.

Return-to-Work Resources℠. This full-service program encourages employees to get back on their feet and back to work by focusing on appropriate treatment and rehabilitation.

You can count on an industry leader

For more than 30 years, Principal has provided disability claim management and rehabilitation services. Customers have received expert assistance and personal services from our in-house professionals. In addition, specialized vendors are used for specific vocational processes, as needed.

Let's connect

Contact your local sales representative.

Principal®

principal.com

Disability insurance from Principal® is issued by Principal Life Insurance Company®, Des Moines, IA 50392.

This is an overview of the benefits disability insurance provides, but there are limitations and exclusions. For cost and coverage details, contact your Principal representative. This flyer is not approved for use in Arizona or New Mexico. Oregon policy #GC 3000-2 (1114) and GC 4000-2 (0415).

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