![Principal logo]

eBenefits Edge | **Total Management**

Take the hassle out of **benefits administration**

Online service easily combines **all** benefits information in one system

Offering a great benefits package is one thing. Managing it is another. With multiple employees, several providers, and countless reporting needs, things can get complicated fast. That's where eBenefits Edge Total Management from Principal® can help.

Roll up your benefits in one easily-accessible place—our online benefits administration service. Just imagine analyzing and reporting your company's benefits in a few simple clicks.

Your site. Your way.

What would your ideal online benefits administration website include? You can customize a Total Management site specifically to your company's wants and needs. Our experienced staff listens to your requests, then creates a site for your review. If it's not quite what you had in mind, we can work together to find a solution. Best of all, there's no setup fee for building the site.

Your team has full access to the site 24/7—making it easy to keep up on work with busy schedules.

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. You work closely with these key people:

- **Benefit specialist.** Your key point of contact for all activities, including ongoing support.

- **Implementation specialist.** Working closely with your benefit specialist, this person tackles all implementation activities, including building your site and coordinating the provider file connections.

And since all of our team has a human resource (HR) background, you can be confident they'll understand the challenges of administering a benefits program.

We know it's hard to learn everything during the few weeks of implementation. You'll have access to training year-round. Just let us know what you need, and we'll set it up when it works best for you.

Powerful dashboard

Keeping reliable records is a key part of running a business. Easily get the information you need using the system. As part of its full reporting capabilities, you'll find employee demographic breakdowns, product participation rate graphics, and more. You'll also appreciate:

- **Real-time data.** Changes are live immediately after your approval. It's that fast.

- **Data audited before going live.** This verifies that payroll information matches provider data. Sometimes the discrepancies we find during this process lead to premium savings.

Your staff will like the detailed employee records. They can select from items such as the employee's benefit summary, payroll summary, Affordable Care Act (ACA), compliance data, and more. Each transaction is date and time-stamped, taking the guesswork out of the change and when it was made.

No nickel-and-dime fees

Getting charged extra for features is frustrating. With Total Management, you pay a monthly fee based on the number of employees—no matter how many carriers you're working with.

That monthly fee includes:

- Setup and implementation
- Training
- Electronic data interchange (EDI) with all providers and third-party administrators (TPAs)
- Ongoing service
- Standard and customized reports
- Custom payroll deduction files

Who can buy this?

If you offer qualifying Principal products, you're eligible to buy Total Management. And the more products you have with us, the lower the cost, including your retirement plan services, individual life and disability insurance, and self-funded coverages. If you have:

- 75+ employees, you're eligible when you offer **two** qualifying products.
- 50-74 employees, you're eligible when you offer **three** qualifying products.

Qualifying Principal products for purchase	Employer-paid	Employee-paid
Dental	✔	✔
Short-term disability	✔	✔
Long-term disability	✔	✔
Life	✔	✔
Vision	✔	✔[1]
Supplemental[2]	✔[3]	✔
Multi-life individual Disability Income	✔	✔

How it works

Total Management serves as a connection between employees and HR. Insurance providers and TPAs receive a weekly electronic feed. And payroll receives deductions, address changes, and new hires/terminations through scheduled electronic files.
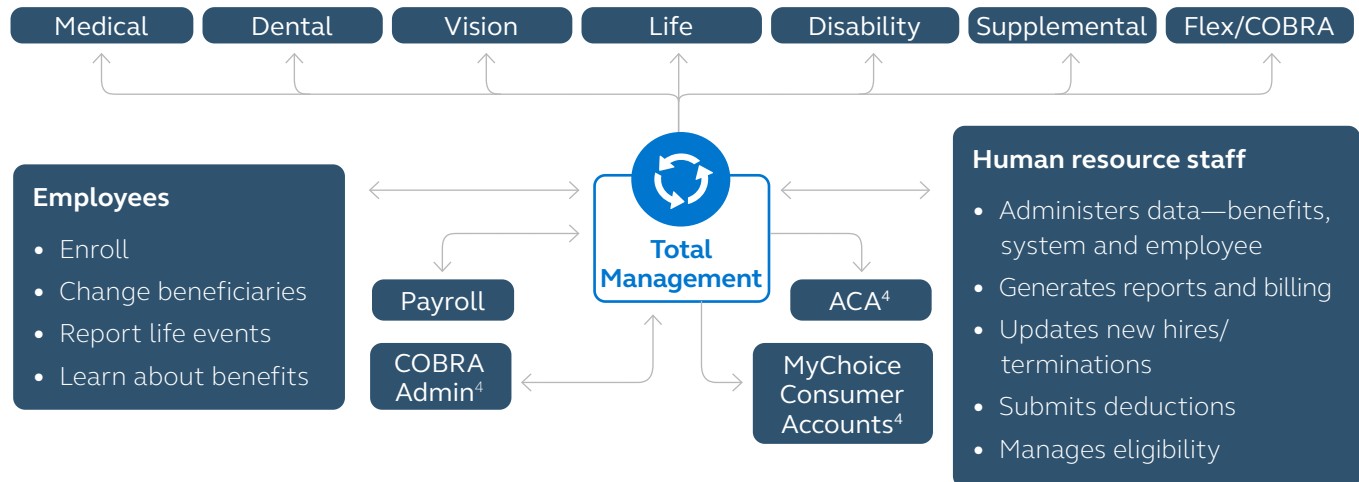
Features that make a difference

You'll appreciate:

- **State-of-the-art security.** You benefit from the strictest security measures in place in the industry.

- **Optional Affordable Care Act (ACA) solution.** Total Management helps prove your benefits are in compliance by producing and submitting the right reports to the Internal Revenue Service (IRS). It can also report and track variable hour employees.

- **Optional COBRA solution.** Administering Consolidated Omnibus Budget Reconciliation Act (COBRA) just got easier. You can count on us for your human resource needs, as well as communicating with former employees.

- **Optional Service Center.** Free up your staff's time by using this personalized service to educate employees about their benefits.

- **Optional MyChoice Consumer Accounts.** Allow your employees to manage their benefits and accounts online when and where they want to.

Do more with less

Using the service, HR staff spends less time on data entry, and more time focusing on what's really important. Plus, you'll appreciate the savings on paper costs, postage, printing, and storage space.

Need to keep track of employees' acknowledgements? Let us help. Employees' consent is captured in the system. For example, you'll know the date of their electronic signatures, when they read the company handbook, and more.

And communicating with employees is easy. Your HR staff can quickly post benefit updates and company announcements to employees like reminding them of open enrollment dates, or even announcing the company picnic.

Offer a better enrollment experience

Employees expect convenience; they appreciate easy. That's what this is all about. Whether they log in from their desktop, phone, or tablet, employees have benefits access at their fingertips.

When it's enrollment time, they can enroll in all benefits in one place—regardless of how many providers you use. It's easy to select the right benefits using our interactive recommendation tool, and support tools such as videos and calculators. And if employees receive a defined amount of benefit dollars from their employer, we can show the amount remaining after each benefit selection.

Employees experiencing a life change—like getting married or having a baby—can update benefits and beneficiaries all at once for every provider.

Next steps

1 Contact your local Principal representative for pricing and a demo.

2 Determine timing. On average, a full implementation takes just six to eight weeks.

3 Work with your benefit specialist closely for a smooth implementation.

Let's connect   Contact your local sales representative. Visit us at **principal.com.**

[1] 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.

[2] Qualifying product when two supplemental products—accident, critical illness (specified disease in New York), or hospital indemnity—are purchased together.

[3] Hospital indemnity only.

[4] Optional service. Available for an additional fee.

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