



Short-term disability insurance

What to expect when you self-fund short-term disability

When you self-fund your short-term disability coverage, you pay a monthly fee instead of premiums. These fees cover the claims review process provided by Principal®, as well as administrative support.

It's easy to build a short-term disability solution that fits your employees' needs. Start with these flexible options:

- **Elimination period**—amount of time before benefits are paid
- **Benefit duration**—amount of time employees receive disability benefits
- **Maximum weekly benefit**—maximum weekly amount employees receive
- **Benefit percentage**—percentage of pre-disability earnings employees receive

What we take care of

If you have 100+ employees*, you can select from two self-funded short-term disability service options—Standard or Elite. Here's what we handle for each:

	Standard	Elite
Evaluate claims, including collecting medical information if necessary	✓	✓
Support ongoing claim management for the life of the claim	✓	✓
Provide active and pending claims reports	✓	✓
Advise on disability durations	✓	
Determine disability durations		✓
Provide PDF plan documents as part of your self-funded fee		✓
Communicate claim decisions to you and your employees in writing		✓
Handle denied claims appeals		✓
Consult on underwriting and actuarial plan pricing		✓

Service you can count on

You can rely on a dedicated team to service your account. In fact, this team can provide big savings through the claim review process. Since these professionals are familiar with your benefits, you'll see fewer errors and spend less time answering questions.

And if you have integrated disability (insured long-term and self-funded short-term disability) with us, your employees benefit from seamless claim processing.

As an additional level of service, we can administer benefit check distribution as well. If you select this option, you get:

- Benefit checks prepared and mailed to employees
- Explanation of Benefits (EOB) statements sent to you and employees
- Form W-2 preparation and FICA match services for employees' disability claims

Find your reports online



It's easy to view your reports. Simply log in to principal.com to use eService, our online benefits administration system. You'll see information from the current year and previous three years. You can access and order reports for the past 12 months on:

- Claim listings
- Claim payments
- Daily claims
- Monthly claims



Let's connect

Contact your local sales representative.

* Available with 100+ employees and at least one insured coverage.



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This is an overview of the benefits of self-funded short-term disability coverage, but there are limitations and exclusions. For cost and coverage details, contact your Principal representative.

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