Principal®

Group benefits

Everything you need for group benefits enrollment—and then some—for larger businesses

A toolbox of materials for your use

Your employees are your most valuable asset, so you want to offer them the group benefits they value. But keeping employees up-to-date about their benefits takes time and expertise. Since you have a business to run, leave the heavy lifting to Principal®.

We have the tools to help you before, during and after your benefits enrollment.

Before enrollment—promoting your benefits

Educating your employees about their benefit options is an important first step — and it's easier than you may think. Providing information before enrollment gives employees time to consider their choices, attend informational meetings, and ask questions. Companies with 500+ employees can consider these tools to pique employee interest and keep them up-to-speed on what's available:

Education microsite
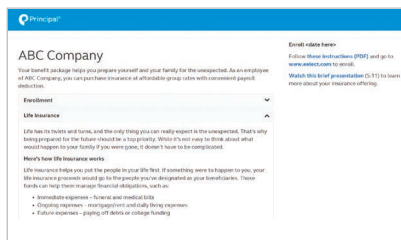
- Promotes the benefits and encourages participation:
  - Needs-based education about each benefit.
  - Provides an explanation of coverage options.
  - Links to customized benefit summaries, rates, presentations and fliers.
  - Easily integrated into existing web pages, intranet sites, or other electronic communications.
  - Can link to an electronic enrollment option from Principal or your own enrolled system.
  - Sample website is available.
- Web address is personalized to your company.
- Customize with your logo and company name.
- Allow a minimum of 14 business days for delivery.

Presentations for emails and websites
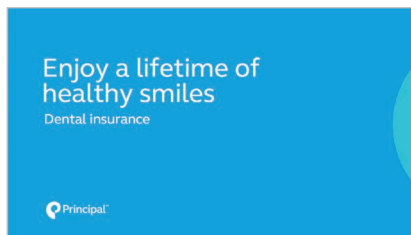
- A needs-based PowerPoint presentation or video that highlights the different coverages and how they can benefit employees.
- Customize with the specific benefits offered and options available.
- Provided by email.
- Allow up to 14 business days for delivery.

Online evidence of insurability (EOI)
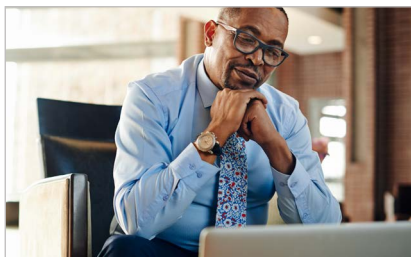
- Free service available for employers with 500+ employees.
- Online options include single sign-on or email transmission.
- Can be used during annual benefits enrollment, for late entrants, and for adding new hires.

# During enrollment—encouraging employees to enroll

When it's time for employees to enroll in your group benefits, it'll be smooth sailing. Encourage employees to enroll during the specified period, and use these tools to help make it easy and convenient for them:
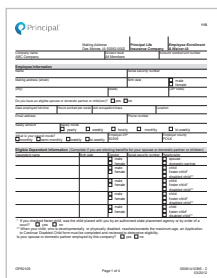
Online enrollment — eBenefits Edge

- Available for initial sign-up or as an ongoing administration service:
  - Employees enter information directly into the system.
  - Access is available at work or home.
  - Employees print an election confirmation statement after enrolling.
  - Available for Principal products with or without medical, or products from Principal and other providers.
- Also available in Spanish.
- Customized with your logo and company name.
- Allow 1 to 8 weeks for delivery, depending on service.
- Some services require an additional fee.

Enrollment book
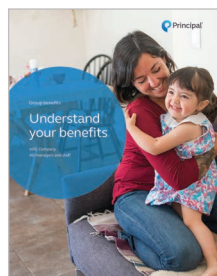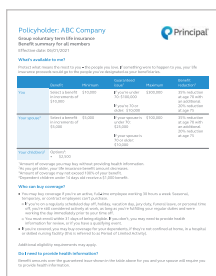
- Helps employees learn about their benefit choices and sign up for coverage:
  - Combines needs-based education and forms needed to sign up for coverage.
  - Includes information on the coverages offered by Principal.
- Also available in Spanish.
- Customized with your company name.
- Allow up to 14 business days for delivery.

Enrollment forms

- Can be personalized with employee information (leading to premium calculations) or customized with only employer information and coverages, so rate grids are included:
  - Includes only the benefits offered.
  - Payroll-deduction amounts are calculated and listed.
  - Employees complete missing information and choose benefits.
- Also available in Spanish.
- Customize the employee data.
- Allow up to 14 business days for delivery.

Benefit summaries

- An easy-to-understand summary of the benefits offered:
  - Electronic version can be sent via email.
  - Can be included in the enrollment book.
  - Rate grids can be provided.
- Also available in Spanish.
- Shows custom coverages.
- Allow up to 14 business days for delivery.

After enrollment—keeping everyone informed

Communicating with your employees about the group benefits program you offer is important throughout the year. Use these tools to help everyone stay updated about their benefits — anytime, anywhere:

Online leave administration — Principal Absence Management

- Safe, secure access for you and employees
- One-stop shop for leave information and processes
- Employers can:
  - Track requests
  - Confirm eligibility
  - Verify medical certification
- Employees can:
  - Request leave
  - Check the status of a leave request
  - Keep track of leave time
- Available for an additional fee.

Port & conversion microsite

- Available for life (group life and voluntary term life), long-term disability, critical illness, and accident insurance.
- Up to 95% reduction in paperwork to handle this regulatory requirement — saves time and money.
- Former employees can access applications, rates, and product-specific information through a custom web address.

For more information | Contact your Principal representative.

principal.com

Group insurance from Principal® is issued by Principal Life Insurance Company, Des Moines, Iowa 50392-0002

This is a summary of enrollment resources offered by Principal. It is not an insurance contract or a complete statement of the rights, benefits, limitations and exclusions of any Principal Life insurance product.