Principal®

Group benefits

Easily exchange benefits information—**at no cost.**

With Electronic Data Interchange (EDI), you can securely transfer data from your system to ours.



When you use the EDI service from Principal®, you can feel confident your employees' benefit information will securely transfer from your system to ours. It's simple and convenient. And you can use it if you have as few as 50 enrolled employees. Plus, there's no cost to you. With EDI, you get:

Flexibility

Our proprietary file format works for most payroll, human resource systems (HRS), and eligibility systems, plus the standard ANSI 834 format.

Security

Your security is our top priority. With four options to securely transmit data, you'll find the one right for you. Don't have or want to invest in encryption software? No problem. You can use our secure web interface option for free.

Expertise

Our dedicated, experienced team delivers a smooth transfer of your benefit information to our system. These professionals are allocated based on workload and experience with a specific vendor. They handle testing, implementation, changes, and ongoing administration. The result: timely and accurate execution of your files.

Your data is transferred with accuracy and integrity

You want to know you're paying the right premium and your employees are covered for the right benefits. That's why we accept only full data files. This allows us to:

- Complete a virtual audit of every file.
- Work with you and your vendor to resolve any file discrepancies.
- Help ensure a complete match for every file transfer.

This attention to detail—and a focus on being proactive—means you face fewer issues that could affect billing and claims.

Vendor efficiency

From start to finish, this efficiency makes your data interchange process go smoother. And since we accept aggregate files from vendors, instead of separate files, all Principal member information can be sent in one file. That helps speed up the process for everyone.

How to get started

It's easy to set up, and we help you every step of the way.

- Contact us to request submission of eligibility changes electronically.
- Provide contact information and the vendor name, if applicable.
- Allow about 6-12 weeks for implementation.*

Here's how it works

Step 1

File format set-up

Using real production data in test files ensures the integrity and accuracy of the file format.

Implementation begins with vendor/employer request for file testing.

Principal provides vendor/employer with file format and coding information.

Vendor/employer codes full eligibility file and submits test to Principal using real data.

Principal reviews test file and notifies vendor/employer of needed changes to file structure. If no changes, move to Step 2.

Step 2

Verification of data

We compare the data in our system to what was provided by the vendor/employer to identify any discrepancies. These must be resolved before the file is moved to production.

Principal provides a list of data discrepancies to employer.

Employer directs Principal how to resolve any discrepancies.

Changes are made in the appropriate system by Principal or vendor/employer.

File is finalized and moved to step 3.

Step 3

File in production

File is moved into production.

Let's connect

Contact your local sales representative. Visit us at **principal.com.**

* Actual timing depends on file complexity, vendor interaction, and other factors.

principal.com

Insurance products issued by Principal Life Insurance Company®, a member of the Principal Financial Group®, Des Moines, IA 50392.

Principal®, Principal Financial Group®, and Principal and the logomark design are registered trademarks of Principal Financial Services, Inc., a Principal Financial Group company, in the United States and are trademarks and service marks of Principal Financial Services, Inc., in various countries around the world.

GP61309-04 | 02/2023 | 2706441-022023 | © 2023 Principal Financial Services, Inc.