

Critical illness, accident, and hospital indemnity insurance

# Be well—and enjoy the financial incentives

Maintaining a healthy lifestyle has plenty of advantages. In fact, with the wellness/health screening benefit from Principal®, employees and covered family members have a financial incentive for completing a covered test or procedure.

## What is the wellness/health screening benefit?

The wellness/health screening benefit pays out when an employee or insured dependent has a covered wellness screening or procedure.

- One benefit is payable once per calendar year for each employee and insured dependent, and there's no family limit.
- Employees with two or more coverages (critical illness, accident, or hospital indemnity) are eligible to receive benefits by submitting only one claim.
- The benefit is paid regardless of the results or cost of the test or procedure—even if the test is covered by medical insurance.

## Eligible tests and procedures

- Adult and child immunization
- Annual physical
- Bone density screening
- Cancer screening
  - Bone marrow cancer screening (serum protein electrophoresis)
  - Breast cancer screening (CA 15-3, clinical breast exam, mammogram, MRI, thermography, ultrasound)
  - Cervical cancer screening (pap smear)
  - Colorectal cancer screening (CEA, colonoscopy, double contrast barium enema, fecal occult blood test, sigmoidoscopy)
  - Ovarian cancer screening (CA 125)
  - Prostate cancer screening (digital rectal exam, PSA blood test)
- Skin cancer screening
- Cardiac stress test or electrocardiogram (EKG/ECG)—resting or stress
- Chest x-ray
- Completion of a smoking cessation program
- Completion of a weight reduction program
- COVID testing
- Doppler screening for peripheral vascular disease (arteriosclerosis) or carotid doppler ultrasound
- Genetic screening testing
- Human Papillomavirus (HPV) vaccine
- Mental health assessment
- Sampling of blood or tissue to test for genetic susceptibility for the risk of cancer
- Standard blood chemistry profile or lipid panel (cholesterol, triglycerides, HDL, LDL, fasting blood glucose, hemoglobin A1c)
- Ultrasound screening of the abdominal aorta for abdominal aortic aneurysm
- Vision testing

## Submitting claims

It's easy to submit a claim online.

- Log in on [principal.com](https://principal.com).
- New users select **create an account** and enter the requested information.
- No need to provide proof or an explanation of benefits. We'll just need the name of the facility or provider, their phone number, plus the date of service and the test completed.

Don't want to submit the wellness/health screening claim online? On [principal.com](https://principal.com), access the [state-specific claim form](#) (under FOR CUSTOMERS, click "Find claims and forms"). Then, complete it and mail, email, or fax it to the address on the form.



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**ACCIDENT, CRITICAL ILLNESS, AND HOSPITAL INDEMNITY INSURANCE PROVIDE LIMITED BENEFITS.** This is an overview of the wellness/health screening benefit available on accident, critical illness, and hospital indemnity policies from Principal Life Insurance Company. The wellness/health screening benefit is not available in all states. Accident, critical illness, and hospital indemnity insurance have limitations and exclusions. For additional details, contact your employer. This flyer is not approved for use in Arizona, New Mexico, and New York. Oregon policy forms GC 8000 (ACC) (0915) OR and GC 5700 (CI)-1 0220.

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