

# Benefits for mental, nervous, and substance abuse disorders

The Mental/Nervous and Substance Abuse Disorders (MNSA) rider is available on individual Disability Income (DI) policies in certain situations. It limits mental, nervous, and substance abuse disorders to a 24-month lifetime benefit.<sup>1</sup> Benefits may be paid beyond the 24-month limit (up to the policy's maximum benefit period) if the insured is continuously confined as an inpatient in a hospital.

## DID YOU KNOW?

14% of Principal Life individual DI claims are due to a mental, nervous, or substance abuse disorder.<sup>3</sup>

If included on the policy, a premium discount may be available. The discount varies depending on the state and benefit period of the policy:

- **5% discount:** 2- or 5-year benefit period<sup>2</sup>
- **10% discount:** To age 65, to age 67, or to age 70 benefit periods<sup>2</sup>

## Frequently asked questions

### What is considered a mental, nervous, or substance abuse disorder?

Any disease or disorder classified in the *Diagnostic and Statistical Manual of Mental/Nervous Disorders*, which includes conditions such as post-traumatic stress syndrome, anxiety, depression, and/or drug and alcohol abuse/addiction. The rider does not include disability from dementia due to stroke, head injury, viral infection, Alzheimer's, or similar organic diseases such as Parkinson's disease or multiple sclerosis.

### What if someone has a mental condition, but it's due to an illness or condition that's also disabling? How are benefits paid?

If the insured has a physical medical condition—as well as a psychiatric condition—the rider does not apply if the physical condition on its own is considered a disability under the terms of the policy.

### What if insureds receive benefits under this rider while on a MNSA claim, but later become disabled from a non-MNSA related condition, such as cancer? Would they be eligible for benefits?

Yes, insureds are eligible for benefits if they meet the policy's definition of disability and satisfy claims requirements. Benefits are payable for the duration of the non-MNSA disability or the policy's maximum benefit period.

## MNSA rider claim examples

Disability specifics	How claims are paid
Diagnosed with severe anxiety and files a disability claim for a continuous disability	Receives maximum benefit amount for the condition for 24 months
<ul style="list-style-type: none"> <li>Diagnosed with severe drug addiction and files a disability claim</li> <li>Relapsed several years later and files another claim for severe drug addiction</li> </ul>	<ul style="list-style-type: none"> <li>Receives maximum benefit amount due to the addiction for 24 months</li> <li>Income benefits denied since rider limits claims to a 24-month period for the lifetime of the policy.<sup>1</sup> However, insured is entitled to the Waiver of Premium benefit if disabled under the terms of the policy.</li> </ul>
<ul style="list-style-type: none"> <li>Diagnosed with depression and files a disability claim</li> <li>Diagnosed with Parkinson's six months later and files a disability claim</li> </ul>	<ul style="list-style-type: none"> <li>Receives maximum benefit amount for depression</li> <li>Stops receiving benefits for depression and begins receiving maximum benefit amount for Parkinson's, which is no longer limited to 24 months</li> </ul>
<ul style="list-style-type: none"> <li>Diagnosed with post-traumatic stress syndrome and files a disability claim</li> <li>Diagnosed several years later with cancer and files a disability claim</li> </ul>	<ul style="list-style-type: none"> <li>Receives maximum benefit amount for the condition for 24 months and Waiver of Premium benefit until return to work if later than 24 months</li> <li>Receives maximum benefit amount for cancer with payments beginning one month after elimination period is satisfied</li> </ul>

NOTE: All examples assume the DI policy was purchased and issued as standard. The above is for illustrative purposes only and is not intended as a comprehensive representation of circumstances surrounding the claims displayed, an inclusive representation of all claims, or a promise to pay specific claims.



Call the National Sales Desk at 800-654-4278.

<sup>1</sup> In Texas, 24-month limit per claim, including recurring claims.

<sup>2</sup> Up to 10% in all states except Texas. In Texas, it's 3% with 5-year benefit period; 5% for all other benefit periods. Not available on a 2-year benefit period. Rider not available in Vermont.

<sup>3</sup> Principal Life individual DI insurance claims payments issued from 2017 to 2021. For illustrative purposes only and is not intended as an inclusive representation of all claims.



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The MNSA rider is required for single-life policies in CA, FL, LA, and NV. It's not available for single-life cases in any other states except when elected through association cases, for Core Value Income Protection, or when certain riders are placed on a policy for select occupations. For multi-life cases, the rider is required in CA and optional in all other states. It's not available in VT.

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