

Principal® Guaranteed Standard Issue with eEnrollment

A simpler way to get disability coverage for key employees

Employers are looking for ways to help protect their business and provide benefits to recruit and retain key employees. You can help them with individual disability insurance solutions like supplemental coverage for executives, Key Person Replacement insurance, and DI Retirement Security.

The Principal® Guaranteed Standard Issue (GSI) program is ideal for these solutions. With no medical exams and only a few qualifying questions, it offers a quick and easy way to get coverage. And using our digital eEnrollment[1] enables eligible employees to complete and sign their DI insurance application in just a few minutes.

GSI implementation roles and responsibilities

	YOU	EMPLOYER	PRINCIPAL
Case development	• Present benefit design to employer. • Send census information to Principal.	Provide census information for proposed covered employees.	Provide quote for you to present.
Case installation	• Sign offer from Principal. • Finalize census, complete forms, and assist with employer-completed forms.	• Indicate yes to the benefit design • Sign offer and required forms needed to install the plan.	• Email offer. • Schedule and facilitate installation meeting.
Enrollment		Notify employees of upcoming enrollment.	• Create applications for eligible employees. • Email link to eligible employees.
Policy issue/ case completion	Collect any delivery requirements.[2]		Send policy information and initial premium notice to employer.

Benefits of using eEnrollment

Better experience. Eligible employees apply and sign their application when and where it's convenient for them.

Less hassle. Digital process eliminates shuffling paper between multiple parties. Automated email messages and follow up replaces on-site meetings, emails, or calls you would otherwise need to do.

Quicker turnaround. Applications come to Principal complete and in good order, speeding up case installation and policy issuance.

Helpful resources for you

Case design questions?

Contact your IDI wholesaling team or Internal Sales at 800-654-4278, option 2,2.

eEnrollment or implementation questions?

Contact the Administration team at 800-654-4278, option 4,3,1,2.

eEnrollment requirements

- Employer-paid, Guaranteed Standard Issue (GSI)
- Signed GSI offer
- Full census information for all eligible employees using the Principal template
- Completed and signed installation form
- Producer licensed in all states where applications are signed

[1] eEnrollment is required for Key Person Replacement GSI.
[2] Louisiana, South Dakota, and West Virginia require signed delivery receipt.

Principal®

principal.com

Disability insurance from Principal® is issued by Principal Life Insurance Company®, Des Moines, Iowa 50392.

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Disability insurance has limitations and exclusions. For cost and coverage details, contact your Principal® representative. Guarantees are based on the claims-paying ability of Principal Life Insurance Company.

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