



The Principal Financial Group® eService

eService Makes Finding Benefit Information Easier!

Anytime-access to a wealth of services
for employees at www.principal.com

Access up-to-date information about all your Principal Life Insurance Company benefits
24 hours a day, seven days a week by logging on to www.principal.com.

JUST FOLLOW THESE SIMPLE STEPS TO GET STARTED!

- 1. You'll need a username & password to access and protect your personal information.** Simply go to www.principal.com, click on "Login," select "Personal," and the "Establish your new user name and password" link.
- 2. Once you have established your username and password,** go to www.principal.com and click on the "Login" box.
- 3. Under Login Type,** choose "Personal," and enter your username and password in the fields provided. Leave the "Product Number" field blank. Click "Login" to complete the login process!

Benefits at your fingertips

At www.principal.com, you can manage benefits at your computer 24 hours a day, seven days a week. And the best part is – all services are free!

When you visit the site, you'll be able to:

- Access your Summary of Benefits, including deductibles, face amounts and elimination periods.
- Search and print online benefit booklets/policies (if your employer has elected this service).
- Monitor your claim activity.
- Read your Explanation of Benefits (EOB) statements and enroll in our electronic EOB program (no more paper EOBs!).
- Obtain a list of covered dependents.
- Check your flexible spending account balances.

- Review and compare hospital quality information and estimated costs.
- Compare costs of common health- and disease-related treatments and procedures.
- Evaluate your overall health and identify personal risk factors with our health assessment tool.
- Access Principal Health NewsSM for health-related news articles, preventive care tips and daily highlights on *Nutrition & Fitness*, *Lifestyle & Wellness*, *Pregnancy & Baby* and more. Test your health knowledge with helpful interactive tools like our health calculators, quizzes and polls.
- Locate medical providers in your network.
- Contact a customer service representative at Principal Life Insurance Company.
- Use the *Dental Health* link to research dental procedures, find network providers or direct a question to a staff dentist.

You also can access information on Principal Financial Group products such as individual insurance, banking or retirement offerings.

Note: Not all features are available for all products.

TRY IT TODAY!

Log on to www.principal.com and find the information you need, when you need it!



WE'LL GIVE YOU AN EDGE[®]

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