

Group benefits

EOI: online process makes life easier for you and your employees



Depending on the amount or type of coverage an employee requests, sometimes they need to submit proof of good health—known as evidence of insurability (EOI)—for themselves and/or their dependents.

When this process is completed online,¹ it's faster and easier for you and your employee.

- Employees enter confidential health information directly into the system without you needing to provide or collect paper EOI forms. This allows Principal to make faster decisions.
- Requested coverage amount is often auto approved. If no additional review is needed, employees receive an immediate approval response and are insured sooner.
- You have online access to updates, where you can monitor the status through each step of the process.
- Reminder emails are sent to you and the employee.

Online process

Following the online EOI process is easy! If Principal has the employee's email, follow the 3-step process below.

1 | Employee receives an email from "PrincipalGroupBenefits" with instructions to complete their EOI online and a link to log in. They can create an account if they don't already have one.

Employee receives a reminder email after 7 and 14 days. If no action is taken, employee receives a close out email after 30 days. They can still complete EOI, but won't receive additional reminders. You will be included on the close out email.

2 | Employee completes required information online. After submitting, they either receive auto approval or notification that we need further health information. If more information is needed, employee receives an email with details.

3 | Once a decision is made, you receive a letter. If the coverage is approved, it includes the effective date. If the coverage is declined, the employee also receives a letter which includes the reason.

If we don't have the employee's email, you can quickly initiate the process.

You'll receive an email from "PrincipalGroupBenefits" stating we need an employee to complete EOI. Log in to principal.com and go to the Evidence of Insurability page under the Group tab. After clicking "Start EOI" next to the employee's name, enter the employee's email address and select "Online". Note: Choosing "Paper" during this step is not preferred—it will stop the online EOI process.

Checking employee EOI status is easy

You may get questions about the status of an employee's EOI. When you do, log in to principal.com then go to **Group > Evidence of Insurability** to:

- See the amount of coverage requested, pending, and approved.
- Know if the member needs to take action, or if the review is with Principal.
- View 12 months of history.
- View employee record for approved coverage to determine if premium/payroll deductions are impacted. Or, you can view this information under **Billing and Payment > Pay/View Your Bill > Adjustments Since Last Bill**.

 **Get started**
Log in at principal.com

If you need help creating an account:

Employers follow [these instructions](#) or call 800-843-1371.

Employees follow [these instructions](#) or call 800-986-3343.

¹ These contract states are currently excluded from the online EOI process:
CA, ME, MA, MT, NH, NJ, NY, VA, WA. State approvals updated 7/1/2022.



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