

Principal®

Wellness/health screening benefit

Be well—and enjoy the financial incentives.

Maintaining a healthy lifestyle has plenty of advantages. In fact, with this 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,*1 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*2
- Annual physical
- Bone density screening*2
- 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
- Dental preventative examinations
- Doppler screening for peripheral vascular disease (arteriosclerosis) or carotid doppler ultrasound
- Genetic screening testing
- Hearing screenings
- Hormone replacement therapy
- Human Papillomavirus (HPV) vaccine
- Mental health assessment
- Prenatal/perinatal care
- 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)
- Thyroid panels
- Ultrasound screening of the abdominal aorta for abdominal aortic aneurysm*2
- Vision testing

Submitting claims

It's easy to submit a claim online.

- Log in on **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? Search for it on **principal.com**, then complete and return the form.

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*1 Specified disease in New York.

*2 Not available in New York.

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Insurance products issued by Principal Life Insurance Company®, a member of the Principal Financial Group®, Des Moines, IA 50392.

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