



Get Help with Your Benefits from Principal Life

Jackson County Central Schools ISD 2895
1068124-10001

Please provide your enrollment forms, employee benefit change forms or statements of health by scanning and emailing them to groupbenefitsadmin@principal.com or faxing them to 866-780-9905.

Principal Life Insurance Company Corporate Contacts

Employer Customer Service	Enrollment, benefit administration & billing questions, 800-843-1371
Spanish Interpretation	800-243-1404
Dental & Vision Claims	Benefit advice & claims questions, 800-247-4695
Dental & Vision Claims Mailing Address	Principal Life Insurance Company, Group Claims Dental & Vision, P.O. Box 10357, Des Moines, IA 50306-0357

Manage benefits online with the Principal Employee Benefit Service Center (eService)

You can update benefits for your employees, view monthly billing statements and provide online booklets at no additional cost.

Sign up by calling 800-621-6280, Monday – Friday, 7:00 a.m. – 7:00 p.m., Central Time.

Important Information

Enrollment Forms – Newly eligible employees can be enrolled via eService or enrollment form. Enrollment forms should be e-mailed or faxed.

Change Forms – Currently enrolled employees who are making a change to their existing coverage should complete a change form rather than an enrollment form; please email or fax all change forms.

Statements of Health – At time of initial sale or when an employee is newly eligible, a statement of health should be completed for the amount over the guarantee issue.

Minneapolis Local Group Sales Office

Contact Information

11100 Wayzata Boulevard, Suite 405, Minnetonka, MN 55305

PH# 952-543-1791 FAX# 952-543-1793

Name/Title	Extension	Email/Address
Kristin Budija Account Executive	X330	budija.kristin@principal.com

FAQ's

Dental

1. **What happens when an employee enrolls for dental benefits late?** Those members enrolling more than 31 days after becoming eligible will be subject to an individual benefit waiting period, referred to as a late entrant waiting period, subject to policy guidelines.
2. **What is a predetermination of benefits?** Before treatment begins for inlays, onlays, single crowns, prosthetics, periodontics and oral surgery, a dental treatment plan may be filed with Principal Life Insurance Company. Principal Life will provide a written response indicating benefits that may be payable for the proposed treatment.
3. **Up to what age are dependent children covered?** Up to age 26.
4. **What happens when an employee cancels his/her coverage and then wants to come back on?** The employee will be subject to an individual benefit waiting period, referred to as a late entrant waiting period, subject to policy guidelines.
5. **Are domestic partners considered eligible dependents?** No.
6. **By what age does a child need to be banded for orthodontic treatment?** Prior to age 19.

Vision

1. **Is there a vision network with Principal Life?** No, Principal Vision is a reimbursement benefit. The employee may go to any provider he/she chooses. Claim forms or receipts must be submitted to Principal Life Insurance Company (see benefit summary for more information).
2. **Up to what age are dependent children covered?** Up to age 26.
3. **What happens when an employee enrolls for vision benefits late?** Those members enrolling more than 31 days after becoming eligible will be subject to an individual benefit waiting period, referred to as a late entrant waiting period, subject to policy guidelines.
4. **Are domestic partners considered eligible dependents?** No.

Billing

1. **What if I have questions about my bill (benefit amounts, salaries, new members not on bill, terminations not reflected, etc.)?** Please contact us right away at 800-843-1371 so we can make the necessary adjustments.
2. **What do I need to include with my premium payment?** Please include the stub from the billing statement, which includes the group account number so we can make sure your premium payment is applied to the correct amount. If you misplaced your billing statement stub, please write your group account number on your check.
3. **What if my payment is not received before the next month's bill generates?** If there is a balance due when the next month's bill generates, a payment reminder will appear on your billing statement to remit your premium by the Billing Due Date.



WE'LL GIVE YOU AN EDGE®

Principal Life Insurance Company, Des Moines, Iowa 50392-0002, www.principal.com

This flier provides general information about group benefits insurance from Principal Life. It is not an insurance contract or a complete statement of the rights, benefits, limitations or exclusions of the coverage described here.

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