About
The Principal

Principal Financial Group® (The Principal®) is a diversified family of insurance and financial services companies. Our flagship company, Principal Life Insurance Company, offers a broad range of products and services for businesses, groups and individuals. We’ve provided insurance and other financial products to our customers for decades. We joined the insurance industry in 1879 and entered the employee benefits field in 1941. Insurance products and services are offered through Principal Life Insurance Company.

This brochure provides general information about Short Term Disability insurance available from Principal Life. The group policy includes complete details about the benefits, limitations, exclusions and restrictions of the insurance. For coverage details, see your benefit booklet.

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WE UNDERSTAND WHAT YOU’RE WORKING FOR™

Short Term Disability Insurance
Telephonic
Claims Program
For Employees

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Telephonic
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Attending Medical Provider: Your patient’s income continuation depends on evaluation of their disabling condition. Please keep a copy of this authorization. A claim specialist will contact you soon.

Authorization for Release of Personal Health Information
The authorization on the back of this card complies with the HIPAA Privacy Rule and permits health care providers and other covered entities to disclose personal health information.

We must be under a doctor’s care for an eligible illness or injury to qualify for Short Term Disability benefits. Carry the wallet card in this brochure so you have access to information about the Telephonic Claims Program.

We hope you won’t face the need to use your Short Term Disability benefits. However, if the need arises, we’re committed to helping you with your claim. Our goal is to make the claim process as easy as possible so you can focus on your recovery.

This wallet card provides helpful information if a disability occurs. It also includes an authorization to give to your health care provider(s), allowing them to release appropriate information about your condition to Principal Life for your Short Term Disability claim. Sign and date the wallet card when your disability begins. Show your health care provider(s) this card and ask them to make a copy for your medical records.

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Short Term Disability Benefits Provided by
Principal Life Insurance Company
If you expect to be absent from work for an extended period (longer than your elimination period) due to a disability:

• Follow your company’s procedure to report your absence.
• Call Principal Life to submit your Short Term Disability claim. Call 1-800-262-3283, Monday through Friday, 7 a.m. to 5 p.m. Central Time.
• Sign and date the authorization on the back of this card and have your medical provider(s) make a copy.

You can also call this number to check the status of a claim.
Simplifying the claim process

Your ability to earn an income is one of your greatest assets. Your employer understands this and provides Short Term Disability insurance to help protect you and your family from income loss caused by an illness or injury.

Your coverage, provided by Principal Life Insurance Company, replaces a portion of your income if a disability occurs. It offers peace of mind, helping you to focus on recovery.

If a disability occurs, submitting a claim for disability benefits is probably one of the last things on your mind. Principal Life simplifies this process with our Telephonic Claims Program. This program:

- Eliminates the paperwork involved in submitting Short Term Disability claims
- Streamlines the claim process
- Ensures your claim receives prompt attention

**SUBMITTING CLAIMS BY PHONE**

With the Telephonic Claims Program, our claims specialists are as close as the nearest phone. Just call our toll-free phone number to begin the claim process, and we’ll take care of the rest.

If an illness or injury prevents you from working, follow these steps:

1. Follow your company’s procedure for reporting your absence.
2. Consult your benefit booklet or your benefit department for the elimination period associated with your coverage – this is the amount of time before benefits may be payable – and any deadlines for submitting claims.
3. Sign and date the wallet card when your disability begins. Show the card to your health care provider(s) and ask them to make a copy for their records. This authorizes them to release information to our claims specialists so we can process your claim.
4. Call us at our toll-free claim number: 1-800-262-3283. A claims specialist will ask you for information about you, your disability, your employer and your health care provider(s) to begin the claim process.

After you call in your claim, the claim specialist will gather additional information from your employer and health care provider(s). If your claim is approved, you will begin receiving your weekly benefits directly from Principal Life.

If your coverage also includes Long Term Disability insurance from Principal Life and your disability is expected to last more than eight weeks, your claim will be referred to a Long Term Disability claim specialist, who will work with you and your health care provider(s) to monitor your ongoing care and help manage steps related to your recovery.

**Authorization for Release of Personal Health Information**

I hereby authorize my health care provider, health plan, insurer or any other entity subject to HIPAA to release to Principal Life Insurance Company, its agents, employees, insurance support organizations, reinsurers, and their representatives, my entire medical record. This includes information on the diagnosis or treatment of Human Immunodeficiency Virus (HIV) infection, sexually transmitted diseases, mental illness (excluding psychotherapy notes as defined under HIPAA) and the use of alcohol, drugs, and tobacco. This personal health information will be used by employees and others working on behalf of Principal Life for the purpose of determining my eligibility for disability insurance benefits.

By my signature below, I acknowledge that any agreements I have made to restrict my protected health information (PHI) do not apply to this authorization and instruct my health care provider, health plan, insurer or any other entity subject to HIPAA to release and disclose my medical record without restriction. I understand any information disclosed pursuant to this authorization may no longer be covered by the privacy provisions of HIPAA and may be subject to redisclosure.

This authorization will terminate one year after the date signed. The authorization may be revoked by me, in writing to: Health Information Protection Analyst, Group Compliance, Principal Life Insurance Company, Des Moines, IA, 50392-0002. I understand that a revocation is not effective if Principal Life has relied on the PHI disclosed to it or has a legal right to contest a claim under an insurance policy or to contest the policy itself.

I understand that if I refuse to sign this authorization to release my complete medical record, Principal Life may not be able to process my application for life and/or disability coverage, or if coverage has been issued, may not be able to make any such benefit payments. I acknowledge that I have received a copy of this authorization.

Employee Signature

Date