



eService: Personal Account Access

## Your Online Source for Benefits Information

Log on to [principal.com](http://principal.com) for tools and resources to help you keep track of your benefits. This service is available at no charge and gives you information about your dental, disability, life, vision or critical illness benefits from Principal Life Insurance Company.

### GET STARTED

- 1 Go to [www.principal.com](http://www.principal.com).
- 2 In the **Account Login** box, choose **Personal**.
- 3 Enter your **username** and **password**.
  - No online account? Click **Login Help**, then **Personal Account Help** and follow the instructions.
  - You will be asked for your **Social Security Number** and **account/contract number**. If you do not know your account/contract number, contact your employer.
  - You will also be asked to provide your email address, which is needed to receive your account activation email.
  - After receiving this email, you must take action within 72 hours.
  - When activating your account, you will be asked to establish a username and password.
- 4 Once logged in, select the appropriate tab at the top.

### Manage your benefits

When you visit this site, you'll find helpful information about your benefits.

- **Summary of Benefits:** Access this summary, which includes deductibles, face amounts and elimination periods.
- **Benefit booklets/policies:** Access these items (if your employer has elected this service).
- **Dependents:** Obtain a list of covered dependents.
- **Claims:** View the status of claims in process (may not be available for some benefits).
- **Explanation of Benefits:** Access a 24-month history of your explanation of benefits statements (EOBs) and elect to receive your EOBs electronically.

If you have other products from the Principal Financial Group®, such as individual coverage or retirement offerings, you can also find information about them through your account on [principal.com](http://principal.com).

## Helpful tools and resources<sup>1</sup>

Use the following tools and resources to help you make informed decisions.

- **Provider directory:** Find a provider in your network and in your neighborhood. Search in English or Spanish.
- **Dental cost estimator:** Look up approximate costs for a variety of dental procedures.
- **Discounts and services:** Enjoy special offers on a Weight Watchers® program, laser vision correction, hearing aid program and more. **These discounts are not insurance.**
- **Principal Dental Health Edge<sup>SM</sup>:** Use this one-stop shop for dental information online.
- **Online calculators:** Use these calculators to help discover what type and how much coverage you may need to achieve your financial goals while protecting the future of your family.

<sup>1</sup> Some resources may not be available to all members.

### FOR MORE INFORMATION

When visiting us online, use the **Contact Us** link at the top of any page to reach us. If you have questions about your benefits, call the toll-free number on your benefits ID card, if applicable.

You have the right to receive, free of charge, a paper copy of your benefit booklet and any amendments at any time. Please contact your employer if you would like to request a paper copy.



WE'LL GIVE YOU AN EDGE<sup>®</sup>

Principal Life Insurance Company, Des Moines, Iowa 50392-0001, [www.principal.com](http://www.principal.com)

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