Employee Enrollment & Waiver-ME

Principal Life Insurance Company
Des Moines, IA 50392-0002

PLEASE USE BLACK INK
PLEASE ENTER DATES AS MM/DD/YYYY

Company name	Division level	Account number/unit number

Employee Information

Name		Social security number	
Mailing address (street)		Birth date	☐ male ☐ female
(City)	(State)		(ZIP code)
Date employed full-time	Hours worked per week	Job occupation/class	Location
Email address		Home number	Mobile number
Salary (for owners, include business income)	Salary mode ☐ yearly ☐ weekly ☐ hourly ☐ monthly ☐ bi-weekly		
Employer ZIP code	Employer county		

Eligible Dependent Information (Complete if you are electing benefits for your spouse [1] or children)

Dependent name	Birth date	Gender	Social security number	Relationship
		☐ male ☐ female		☐ spouse ☐ domestic partner[1]
		☐ male ☐ female		☐ child ☐ foster child[2] ☐ disabled child[3]
		☐ male ☐ female		☐ child ☐ foster child[2] ☐ disabled child[3]
		☐ male ☐ female		☐ child ☐ foster child[2] ☐ disabled child[3]
		☐ male ☐ female		☐ child ☐ foster child[2] ☐ disabled child[3]

[1]Spouse will include Domestic Partners if your employer allows this coverage. If enrolling a Domestic Partner, please attach a separate Declaration of Domestic Partnership / Enrollment Form Addendum (GP60458).

[2]If you checked foster child, was the child placed with you by an authorized state placement agency or by order of a court?
☐ yes ☐ no

[3]When your child, who is developmentally or physically disabled, reaches/exceeds the maximum age, an Application to Continue Disabled Child form must be completed and reviewed to determine eligibility.

Is your spouse or domestic partner[1] employed by this company?
☐ yes ☐ no

If you and your spouse[1] are both employed at the same company, and eligibile for benefits, you are not eligible to have benefits as both a Member and a Dependent.
If you and a parent are both employed at the same company, and eligible for benefits, you are not eligible to have benefits as both a Member and a Dependent.

Coverage	Employee	Spouse[1]	Child(ren)
NOTE: Employee coverage must be elected to elect any dependent coverage.			
Dental	☐ Elect ☐ Decline	☐ Elect ☐ Decline	☐ Elect ☐ Decline
	In the past 12 months, have you, the applicant, had continuous group orthodontia coverage (for yourself and/or your dependents) with a prior carrier? ☐ yes ☐ no		
Vision	☐ Elect ☐ Decline	☐ Elect ☐ Decline	☐ Elect ☐ Decline
Group term life	☐ Elect ☐ Decline	☐ Elect ☐ Decline	☐ Elect ☐ Decline
Voluntary term life benefit amount:	☐ Elect ☐ Decline $_____	☐ Elect ☐ Decline $_____ **Cannot exceed 100% of the employee election**	☐ Elect ☐ Decline $_____ **Cannot exceed 100% of the employee election**
Short term disability	☐ Elect ☐ Decline		
Long term disability	☐ Elect ☐ Decline		
Critical illness benefit amount:	☐ Elect ☐ Decline $_____	☐ Elect ☐ Decline $_____	
Accident	☐ Elect ☐ Decline	☐ Elect ☐ Decline	☐ Elect ☐ Decline
Hospital indemnity	☐ Elect ☐ Decline	☐ Elect ☐ Decline	☐ Elect ☐ Decline

Nicotine Products

Has any person used nicotine products (including cigarettes, e-cigarettes, pipe, cigar or chewing tobacco) in the past 12 months?
Employee: ☐ yes ☐ no Spouse[1]: ☐ yes ☐ no

Group Term Life Beneficiary Designation (Complete if covered for group term life coverage.)

All primary and contingent beneficiaries, whether adults or minors, should be included in the beneficiary designation below. Additional beneficiaries can be added as an attachment.

Primary beneficiaries:

Name	SSN	Date of birth	Relationship	Check here if a minor ☐	Percentage
Name	SSN	Date of birth	Relationship	Check here if a minor ☐	Percentage

Contingent beneficiaries:

Name	SSN	Date of birth	Relationship	Check here if a minor ☐	Percentage
Name	SSN	Date of birth	Relationship	Check here if a minor ☐	Percentage

Voluntary Term Life Beneficiary Designation (Complete if covered for voluntary term life coverage. If you want to use the same beneficiary designation as indicated for group term life coverage above, write "same as above" in the beneficiary section below.)

All primary and contingent beneficiaries, whether adults or minors, should be included in the beneficiary designation below. Additional beneficiaries can be added as an attachment.

Primary beneficiaries:

Name	SSN	Date of birth	Relationship	Check here if a minor ☐	Percentage
Name	SSN	Date of birth	Relationship	Check here if a minor ☐	Percentage

Contingent beneficiaries:

Name	SSN	Date of birth	Relationship	Check here if a minor ☐	Percentage
Name	SSN	Date of birth	Relationship	Check here if a minor ☐	Percentage

Accident Beneficiary Designation (Complete if accident insurance includes Accidental Death and Dismemberment)

All primary and contingent beneficiaries, whether adults or minors, should be included in the beneficiary designation below. Additional beneficiaries can be added as an attachment.

Primary beneficiaries:

Name	SSN	Date of birth	Relationship	Check here if a minor ☐	Percentage
Name	SSN	Date of birth	Relationship	Check here if a minor ☐	Percentage

Contingent beneficiaries:

Name	SSN	Date of birth	Relationship	Check here if a minor ☐	Percentage
Name	SSN	Date of birth	Relationship	Check here if a minor ☐	Percentage

The right to make future changes is reserved by the employee. If two or more beneficiaries are named, the proceeds shall be paid to the named beneficiaries, or to the survivor or survivors, in equal shares, unless specified otherwise.

If any beneficiary is designated as trustee, it is understood and agreed that Principal Life Insurance Company shall not be a party to nor bound by the conditions of any trust and payment of the net proceeds of said policy on the death of the insured to the then designated beneficiary shall be a complete discharge as to Principal Life.

If you designated a minor child(ren) as your beneficiary, complete the Uniform Transfers to Minors Act form (GP55229).

NOTE: If you are covered by both group term life and voluntary term life coverage and only indicate a beneficiary designation for one of these, the facility of payment provision in the group policy will be used to determine how proceeds will be paid for the other coverage.

Employee Agreement (Read and sign)

I understand and agree with the following statements:

- My dependents are not eligible for coverages I don't have. My dependents, including step and foster children and any over the maximum age, are eligible based on plan provisions but those over the maximum age will be verified when a claim is filed.
- If I refuse dental or vision or critical illness or accident or hospital indemnity coverage, I cannot enroll until the next open enrollment.

- If I refuse life or disability coverage, I may apply later but I must show proof of good health and coverage will be subject to approval by Principal Life Insurance Company.
- If the group policy does not require my contribution, I cannot decline coverage unless the policy indicates otherwise.
- If the group policy requires my contribution, I authorize my employer to deduct from my pay.
- I represent all information on this form and attachments is complete and true to the best of my knowledge. They are part of this request for coverage. I agree Principal Life is not liable for a claim before the effective date of coverage and all policy provisions apply. I have read, or had read to me, the information and my answers on this form. During the first two years coverage is in force, fraud or intentional misrepresentations can cause changes in my coverage, including cancellation back to the effective date.
- I understand collection of social security numbers for myself and/or my dependents will be used by Principal Life Insurance Company only as allowed by law.
- If signed in connection with an application, reinstatement or a change in benefits, this form will be valid two years from the date below. I understand data on this form will be used by Principal Life for claims administration and determining eligibility for coverage.
- I understand that as the employee, the insurance I and my dependents have applied for will begin on the effective date of coverage provided I am at work on that date. If I am not actively at work on such date, subject to the terms of the group policy, coverage may not go into effect until after my return to work. Furthermore, I understand that no insurance may become effective for any member of my family while he/she is in a period of limited activity.
- If I am applying for critical illness coverage, I certify that I and my dependents are not covered by any Title XIX program (Medicaid).
- If I am applying for critical illness coverage, I acknowledge that I have been given a copy of the NAIC Buyer's Guide to Cancer Insurance.

You or an authorized representative have a right to receive a copy of this authorization. A copy of this form will be as valid as the original.

I declare that the information I have completed on this enrollment form is complete and true. I understand an agent or broker cannot guarantee coverage, revise rates, benefits or provisions without written approval from Principal Life.

If critical illness coverage is elected, the critical illness certificate provides limited benefits. Review your certificate carefully.

If dental coverage is elected, the dental certificate provides dental benefits only. Review your certificate carefully.

If vision coverage is elected, the vision certificate provides vision benefits only. Review your certificate carefully.

If accident coverage is elected, the accident certificate provides accident benefits only. Review your certificate carefully.

If hospital indemnity coverage is elected, the hospital indemnity certificate provides hospital indemnity benefits only. Review your certificate carefully.

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

Your signature X_____ Date signed

Instructions

After this form is completed and signed:

- Employee retains a copy of the form, and
- Enrollment is submitted to Principal Life:
  - Use eService to submit enrollment information at www.principal.com. Employer retains the original form.
  - Or, email the form to groupbenefitsadmin@principal.com.
  - Or, send the original form to Principal Life Insurance Company. Employer retains a copy of the form.

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