

New census enrollment guidelines



All Eligible Non-SGR Medical and Non-Medical cases may use a census enrollment based on employees' prior carrier enrollment in lieu of the employee enrollment forms to submit employee data.

ITEMS TO BE SUBMITTED:

- Census: Information to be included on the census is listed below in order of preference. Some items only apply to specific coverages. An example census format is available for you to view. As always, it is very important that all census information is submitted to Principal Life via a secure source.
- The NEW "Census Enrollment Policyholder Agreement" (GP 50522). This can be pulled from FOPS.
- If Medical coverage is sold: it is now the Employer's responsibility to distribute a state-specific "Pre-Existing Condition Exclusion & Special Enrollments Rights" form to each employee. (See a separate attachment for state specific GP numbers)

CENSUS INFORMATION TO INCLUDE, IN ORDER OF PREFERENCE

- Employee name
- Employee Social Security Number
- Gender
- Home Address (For medical and VTL cases in ALL states; and ALL coverages in the following states: AL, CA, CO, KS, KY, MN, NH, OR, SC, WA)
- Employee date of birth
- Date of hire
- Hours worked per week
- Occupation (required for STD/LTD)

- Current salary and mode (if benefit based on percent of salary)
- Class, Unit or Division if coverage/eligibility varies by these parameters
- Employer Zip Codes if multiple locations (For Medical, Dental, STD, LTD only)
- Medical PPO elected if there are multiple locations on the plan (For Medical, Dental only)
- Coverage(s) for which each employee/dependent is enrolling; if waiving please state the reason to determine if the waiver is valid or invalid
- Dependent Status – 2-tier, 3-tier (dental only), or 4-tier (medical/dental only)
- Dependent Name(s) and Date(s) of Birth
- If Smoker/Non-Smoker rates are sold, we must have this information provided.
- We will still require a Statement Of Health (SOH) in the following situations:
 - All Employees and/or Dependents exceeding the Non-Med Max.
 - ALL STD and LTD cases <10 lives.
 - All Non-SGR medical cases with <51 employees
 - Note: Group Life cases with <10 employee lives will still require a RAQ to be completed.

Please contact your underwriter to determine if a census enrollment can be used in the following circumstances:

- 1) Large number of new employees coming onto the plan (ie. New unit added)
- 2) Employees currently exceeding the non-med max (ie. Grandfathering)

Q& A: EMPLOYEE CENSUS ENROLLMENT OPTION

Q: What order should the information be submitted in?

A: The list of needed information is in the order Plan Administration prefers. This will allow them to process the information more efficiently.

Q: Does this option apply to all coverages?

A: The census enrollment option applies to all products.

Q: "Eligibility" for census enrollment seems to be a key issue. Won't all groups who are eligible for census enrollment elect it?

A: No. Many eligible groups will not use a census enrollment because they may not be able to provide a current census that includes all of the information we need. Other groups will choose to submit enrollment cards instead of census enrollment because they do not wish to maintain the beneficiary designations and waiver cards.

Q: If a group elects census enrollment for initial insureds, how do future insureds (timely and late entrants) enroll?

A: Census enrollment applies to **initial** insureds only. Future insureds (timely and late entrants) must use either E-Service (preferred method) or Principal Life's standard enrollment forms.

Q: Who is responsible for maintaining beneficiary designations?

Initial insureds are assumed to have chosen their beneficiary designation with the prior carrier if they had prior coverage. New enrollees and future insureds must complete a Principal Life enrollment card, which will be maintained by the employer.

Q: What about employees who waive coverage?

A: Employees who waive coverage must complete a Principal Life enrollment card. The employer will input the enrollment information for these folks onto the census enrollment they submit to underwriting. The Employer must maintain waiver cards for employees and/or dependents that are not enrolling for coverage. (See the Census Enrollment Policyholder Agreement for more details).

Q: What about valid and invalid waivers?

A: As stated above, Employees who waive coverage must complete a Principal Life enrollment card. The reason for declining coverage should be indicated on the census submitted. Spouse's Group Coverage and Medicare are the only valid waivers. All other waivers are considered invalid. (Note: Talk with your underwriter if you have other circumstances on this, such as State or Military coverage, etc...)

Q: Can a census enrollment be used with amendments?

A: Yes, if the case meets all the above criteria, simplified enrollment can be used.

Q: Can a census enrollment be used for start-up groups?

A: When start-up benefits are offered, each employee **must** complete a Principal Life Enrollment form. If a census enrollment is created using the Principal Life forms, the Employer would be responsible for maintaining the forms.

Q: Can a census enrollment be used when a benefit choice or PPO choice is offered?

A: When a benefit or PPO choice option is offered, each employee **must** complete a Principal Life Enrollment form. If a census enrollment is created using the Principal Life forms, the Employer would be responsible for maintaining the forms.

WE UNDERSTAND WHAT YOU'RE WORKING FORSM



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