



Mailing Address: Des Moines, IA 50392-0002

Principal Life Insurance Company

Employee Enrollment & Waiver - VA

Company name | Division level | Account number/unit number

Employee Information

Your name (last) (first) (mi) Social security number
Mailing address (street) Birth date (month/day/year) male female
(city) (state) (ZIP code) Do you have an eligible spouse or child? yes no
Date employed full-time (month/day/year) Hrs worked per week Job occupation/class Location
Salary amount Salary mode What is your payroll mode?
Employer ZIP Employer county

Benefit Options (You can only elect those coverages offered by your employer.)

Table with columns: Coverage, Employee, Spouse, Children. Rows include Medical, Dental, Vision, Short Term Disability, Long Term Disability, Group Term Life, Supplemental Term Life, Voluntary Term Life, and questions about nicotine products.

Important! If declining any coverage for yourself or any dependent, give reason. Covered under: spouse's group coverage, individual insurance, other coverage offered by my employer, other

Beneficiary Designation (Complete if life coverages are elected.)

Full name | Relationship

If two or more beneficiaries are named, proceeds shall be paid in equal shares to the surviving beneficiaries, unless specified otherwise. If no beneficiary has been named, any proceeds will be payable as provided by the group policy.

Important - Complete Page 1, Page 2, and Page 3.

Eligible Dependent Information *(Complete if you have elected benefits for your spouse and/or children.)*

| | | | | | |
|-----------------------|--|------------|--|------------------------|--|
| Spouse's name | | Birth date | | male | Social security number |
| | | | | female | |
| Name(s) of child(ren) | | Birth date | | Social security number | foster child* disabled or handicapped child** |
| | | | | male female | |
| | | | | male female | foster child* disabled or handicapped child** |
| | | | | male female | foster child* disabled or handicapped child** |

*If you checked foster child, do you provide principal support and does the child(ren) live with you at least 50% of the time?
 yes no

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

Health Information Questions *(Read the Notice of Information Practices prior to answering.)*

To avoid delays, answer all questions fully and accurately for everyone electing coverage. You do not have to reveal genetic test results. Include full details for "yes" answers. If not enough space, attach additional paper.

Employee's height ____ ft. ____ in. weight ____ lbs. Spouse's height ____ ft. ____ in. weight ____ lbs.

1. yes no Is anyone planning or scheduled for hospitalization, surgery, medical treatment, therapy, counseling, medical tests or examinations or taking any medicine or is anyone pregnant (due date _____ complications _____)?
2. yes no In the past 5 years, has anyone had surgery, been hospitalized or consulted with a doctor, had blood or other diagnostic tests (other than for HIV antibody), or been advised to receive medical treatment OR been diagnosed or received treatment for any of the following conditions or disorders? (Check ALL that apply.) If a condition is not noted, please list it.

| | | | |
|--|-------------------|---|------------------------------------|
| Cancer | Alcohol/Drug Use | Arthritis/Bone/Joint/Muscle | Skin/Eye/Ear/Nose/Throat |
| Tumor | Liver/Hepatitis | Allergy/Asthma/Respiratory | Kidney/Bladder/Urinary |
| Infertility | Heart/Circulatory | Digestive/Intestinal/Eating | Stroke/Neurological/Nervous System |
| Endocrine | Mental/Nervous | High Blood Pressure – last reading and date _____ / _____ | Other _____ |
| Diabetes – last HbA1c reading and date _____ / _____ | | | |
| Acquired Immune Deficiency Syndrome (AIDS)/Infection with HIV (Human Immunodeficiency Virus)/Other Immune Disorder | | | |

| | | |
|--|--|----------------------------------|
| Name | Date diagnosed/treated | Duration of illness or condition |
| Diagnosis of illness or condition | Type of treatment/names of all medications | |
| Any current symptoms or problems | | |
| Names and addresses of doctors, hospitals or other providers | | |
| | | |
| | | |

Health Information Questions (continued)

| | | |
|--|--|----------------------------------|
| Name | Date diagnosed/treated | Duration of illness or condition |
| Diagnosis of illness or condition | Type of treatment/names of all medications | |
| Any current symptoms or problems | | |
| Names and addresses of doctors, hospitals or other providers | | |

| | | |
|--|--|----------------------------------|
| Name | Date diagnosed/treated | Duration of illness or condition |
| Diagnosis of illness or condition | Type of treatment/names of all medications | |
| Any current symptoms or problems | | |
| Names and addresses of doctors, hospitals or other providers | | |

Employee Signature (Read and sign below.)

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. I have read and understand the Preexisting Condition Exclusion and the Special Enrollment Rights and know if I refuse medical coverage, I and/or my dependents must wait for the next open enrollment unless I become eligible during a Special Enrollment. If I refuse dental coverage, I and/or my dependents may enroll later but this will affect the level of benefits. If I refuse life and/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 I refuse coverage, I cannot enroll after retirement.
- If the group policy does not require my contribution, I cannot decline any 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 Insurance Company is not liable for a claim before the effective date of coverage and all policy provisions apply. I certify that 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, false statements, omissions and/or material misrepresentations can cause changes in my coverage, including cancellation back to the effective date. Any person who, with the intent to defraud or knowing that he or she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement, may have violated state law.
- For life and disability coverages, I authorize any health care provider, insurance company, consumer reporting agency or employer who has personal information, including physical, mental, drug or alcohol use history, regarding me or a dependent, to give such data to Principal Life Insurance Company agents and employees performing my business transactions.
- Principal Life Insurance Company may release data as required 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 obtained will be used by Principal Life Insurance Company for administration and determining eligibility for life and disability coverage. Information will not be used for any purposes prohibited by law.
- Explanation of Benefits reflecting claim payments for myself and/or my dependents will be sent to my home address. I also understand collection of security numbers for myself and/or my dependents will be used by Principal Life only as allowed by law.

Upon written request, Principal Life Insurance Company will furnish to you (or your dependent) or authorized representative, a copy of this form. 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 Insurance Company.

Your signature X Date signed _____

Instructions

After this form is completed and signed, make two copies and send the original to Principal Life Insurance Company:

- Employer – copy of Page 1 only
- Employee – copy of Page 1, Page 2, and Page 3

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Federal Regulations require an employee to receive the following notices for medical coverage offered in the state of Virginia.

Preexisting Condition Exclusion

Preexisting Conditions Exclusions apply to individuals covered on the policy issue date of a new group whose prior coverage was 12 months or less.

A preexisting condition is a condition present before your enrollment date in any new health plan. If you or your dependents received, or were recommended to receive medical advice, diagnosis, care, or treatment for a condition (physical or mental), in the last six months, the preexisting exclusion will apply. The preexisting exclusion period is 12 months for individuals covered on the policy issue date of a new group whose prior coverage was 12 months or less and will exclude benefits for any treatment or services received during the preexisting exclusion period.

Late enrollees may not enroll until the next annual open enrollment period at which time no preexisting condition exclusion period will apply. The preexisting exclusion will not apply to newborns or children under the age of 18 whom are adopted or placed for adoption if coverage is requested within 31 days of birth, adoption or placement for adoption; or pregnancy.

The preexisting exclusion period may be reduced by the number of days you and/or your dependents were covered under a prior health plan. You and/or your dependents have the right to demonstrate previous coverage by requesting a certificate of coverage from your prior health plan. If necessary, Principal Life Insurance Company will assist in obtaining a certificate. Once the amount of prior creditable coverage has been determined, you will receive a notice stating the length of any preexisting condition exclusion period that applies to you and/or your dependents.

Special Enrollment Rights

If you and/or your dependents decline coverage because you have other health insurance, you may enroll within 31 days following the loss of other insurance. Loss of coverage includes:

- COBRA or state continuation coverage exhausted
- reduction in work hours or termination of employment
- employer contributions have terminated
- death, divorce or legal separation

If you and/or your dependents have declined coverage, you may enroll within 31 days if there is a change in your family status. This includes:

- marriage
- birth of child
- adoption or placement for adoption

If you and/or your dependents do not enroll within 31 days, you will be considered a late enrollee.

If you are already enrolled for coverage, and your dependents have declined coverages, your spouse and/or dependent child may enroll if coverage is requested within 31 days, of a court or administrative order to provide health coverage (and dental, if applicable).

Please keep this notice for your records.

Notice of Information Practices *(To be read before completing the Health Information Section.)*

In order to properly underwrite, we must collect information. We will do this by having you complete the Health Information Section. In addition, we may contact sources besides yourself for personal data about any proposed insured, including spouse, employer, medical professionals or institutions, and insurance companies to which you may have applied for insurance in the past. The personal data may include age, medical history, job, income, habits and other personal characteristic information.

We will keep your data confidential. Only employees performing business transactions regarding your coverage will see your data. In certain circumstances, we may provide data to governmental agencies, attending physicians, insurance organizations without identification, and the employer, if applicable, for the purpose of reporting claims experience or conducting audits.

You or your dependents, if applicable, have certain rights in connection with this request for coverage. Those rights are:

- to find out what personal information is contained in Principal Life Insurance Company files (medical information may be disclosed only to your attending physician).
- to correct or amend information in Principal Life Insurance Company files.

Upon written request, Principal Life Insurance Company will furnish to you (or your dependent) or authorized representative information concerning:

- the nature and scope of personal data in our records;
- the types of disclosures which may be made; and
- rights of access to the information collected and how such information may be corrected or amended.

We will respond to such written request within 30 days from the date of receipt.

For further information about your file or rights, you may contact Group Operations, Medical Underwriting, Principal Life Insurance Company, Des Moines, IA 50392-0432.

Please keep this notice for your records.