

Principal Life Open Enrollment guidelines for increasing or adding coverage

- ***Members or eligible dependents who waived initially*** are welcome to elect coverage now, but will need to complete the attached change form with their elected amounts as well as the attached health statement for health underwriting.

- ***Members or eligible dependents who are enrolled below the guarantee issue amounts can increase on increment with no health underwriting:***
 - Members enrolled below the \$120k guarantee issue can increase by only \$10k with no health underwriting.
 - Spouses enrolled below the \$25k guarantee issue can increase by only \$5k with no health underwriting.
 - They would just need to complete the attached change form with their one increment increase and return that.

- ***Members or eligible dependents who are enrolled at or above the guarantee issue amounts or would like to increase coverage by more than one increment*** will need to complete the attached change form with their new elected amounts as well as the attached health statement for health underwriting.