



Open Enrollment for Dental, Vision, Accident, and Voluntary Term Life

Enrollments are underway or just around the corner for many of your clients, and the process for employers who offer Principal[®] coverage is evolving in the new year. As of Jan. 1, 2020, here's how our open enrollment flexibility will unfold.

Dental, managed care vision (VSP) and accident coverages

- Members and dependents can get coverage during their open enrollment period^{1, 2} with full benefits—even if they were previously enrolled in and waived coverage.
- If members and dependents don't enroll within 31 days of being eligible, their only opportunity to enroll will be during the group's open enrollment period.³
- Any member or dependent currently in a benefit waiting period for dental or vision coverage will receive full benefits as of 1/1/2020.

Voluntary term life coverage

- Clients with a \$10,000, \$20,000, or \$25,000 increment benefit design will now have an open enrollment period¹ available to them annually.
- Members and dependents, even if they weren't previously enrolled, can add new or increase existing life coverage during the open enrollment period up to two benefit increments (depending on the benefit design) without proof of good health.

Existing dental, managed care vision (VSP) and voluntary term life policyholders will receive information about the enhanced enrollment flexibility in mid-November.

¹ Open enrollment period is typically one month before a client's renewal.

² Washington existing dental cases are already handled this way.

³ If a member or dependent has a qualifying event, they can enroll within 31 days of the event.