

# Answers to your common questions

## How COVID-19 applies to your coverage

As we continue to see the spread of COVID-19 (the coronavirus) around the world, we're focused on efforts to protect our customers, our employees, and our business— to ensure we continue to serve our customers who place their trust in Principal®. Read the latest on [what Principal is doing](#) to manage the impact of COVID-19 in our business.

We're also reviewing how the COVID-19 impacts new and existing insurance policies and will update this information as needed.

› **Will an employee remain eligible for coverage if quarantined due to COVID-19 and unable to work from home?**

For employees who have not tested positive for COVID-19, the standard continuation language provides coverage to the end of the month. If a quarantine period extends into the next month Principal will continue coverage until the end of that month provided premiums continue to be paid. For employees who have tested positive for COVID-19, Principal continues coverage for the duration of the illness, provided premiums continue to be paid.

› **Is an employee considered Disabled if they are quarantined due to COVID-19?**

Employees under quarantine for COVID-19 that do not have a disabling medical condition do not satisfy the definition of disability under our policies.

› **Do employees qualify as Disabled if they fall ill due to COVID-19?**

Claims for COVID-19 will be evaluated the same as any other illness. As with all claims they must satisfy our definition of disability and all other provisions outlined in the policy.

› **Does Principal have a pandemic specific exclusion in our group benefit policies?**

No, we evaluate COVID-19 as we would any other medical condition.

### **Employee Assistance Program (EAP) Support for all Group Benefit Clients**

Principal and Magellan are extending telephonic EAP support for all group benefit clients that may have employees who are feeling overwhelmed or anxious about COVID-19. They can contact Magellan Healthcare 24/7 at 800-450-1327 for free, confidential consultation services.

Stay updated with the latest on [all COVID-19 resources from Principal](#) as we continue to share information on our approach, market volatility and what individuals, businesses, and advisors can do to manage uncertainty.

Insurance is issued by Principal Life Insurance Company, Des Moines, Iowa 50392.

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