

The Principal



The Principal Financial Group® (The Principal®) is a diversified family of insurance

and financial services companies. Our flagship company, Principal Life Insurance Company, offers a broad range of products and services for businesses, groups and individuals.

Magellan Health Services



Magellan is committed to helping people resolve work and personal

issues. With a nationwide network of clinical providers, Magellan specializes in managed mental health and substance abuse services, as well as employee assistance/work-life programs.



WE'LL GIVE YOU AN EDGESM

Principal Life Insurance Company, Des Moines, Iowa 50392-0002
www.principal.com

This is a high level summary of the Grief Support Services program. Principal Life Insurance Company has arranged with Magellan Health Services to make this service available to beneficiaries of group term life, voluntary term life and group universal life insurance from Principal Life. This service is not part of the insurance contract. Magellan is responsible for all services provided through this program.

Grief Support Services Coping and Dealing with Grief



Information, help and support

At Principal Life Insurance Company, we understand that grief frequently accompanies a time of a loss. Everyone grieves in a unique way. Coping with loss and the grief process can be very difficult sometimes.

That's why we offer access to Grief Support Services, provided by Magellan Health Services, for our group term life, voluntary term life and group universal life insurance beneficiaries. If you are feeling isolated and depressed or are just struggling to cope with a loss, you may want to talk with a professional for guidance and helpful strategies.

Confidential assistance is available to you every hour of every day, anywhere in the continental U.S.

Help when you need it

Grief Support Services offer confidential assistance with concerns resulting from the death of a loved one. These services can help you recognize:

- Grief can be an ongoing process, taking on different forms and meaning over time
- Grief does not mean "letting go" of a loved one
- Grief can lead to personal growth

Grief Support Services are available to help you throughout the grieving process. Services include:

- Telephone consultation, available 24/7, with licensed mental health professionals who are available to support you in this difficult time.
- Referrals to local legal services*
- Information on hundreds of wellness and health topics online at www.MagellanHealth.com
- Hardcopy materials providing additional support and guidance
- Referrals to community resources when you need additional assistance
- Private Magellan Self-Screening Service at 1-866-272-4084

Grief Support Services are available at no cost to you. And if you need assistance beyond the scope of the service, the counselor will help you find an affordable solution. (You are responsible for any fees resulting from referrals outside of Grief Support Services.)

*Participants are referred to a local lawyer. A consultation is available by phone or in person, and there is no charge for up to one, one-hour consultation per topic per year. Additional legal services are available at discounted rates.

Visit www.MagellanHealth.com for information on many wellness and health topics, including:

- Self-assessments focused on grief and loss, depression, stress, sleep loss, and more
- Legal tools, forms and other information
- Topics of interest ranging from talking to children about death, to parenting and elder care concerns
- Links to community resources
- Search engines for locating licensed childcare or eldercare providers in your community
- Library including a wide range of articles categorized by topic

HOW TO ACCESS GRIEF SUPPORT

Toll-free consultation: 1-800-274-4529
TTY for hearing impaired: 1-800-456-4006
Online: www.MagellanHealth.com
Self-Screening: 1-866-272-4084

Accessing the Web site is easy:

- Go to www.MagellanHealth.com
- Select "I'm a Member"
- Select "New or Unregistered User"
- Enter the toll-free phone number: 800-274-4529
- You can choose to register or continue unregistered