



New IDI enhancements

Thanks to your feedback, Principal® has launched two new enhancements to improve your individual disability insurance (IDI) business.

Electronic Policy (ePolicy)

You can now get a PDF of the individual Disability Income (DI) policy and delivery requirements emailed directly to the field office contact.¹ That means:

- Faster processing after the policy is issued
- No mailing delays
- The policy can arrive the same day that it's issued

How does it work?

- An ePolicy can be requested on the [updated producer report](#) or by emailing your case coordinator.²
- Present the policy and delivery requirements to the client and obtain a wet/ink signature
- Send the signed delivery requirements back to Principal to finalize the policy

NEW Multi-Life Resident discount

Principal has increased the discount for medical and dental residents/fellows/interns/students to 20%.⁴

Transition guidelines:

- For pending or recently issued (2018) cases, send a request via email to the case coordinator. If issued and awaiting delivery there may be an impact to commissions.
- If a medical or dental resident multi-life case was issued with the 10% sex-distinct discount it can be adjusted to the 20% sex-distinct discount.
- Simply:
 - Submit an adjustment application with a note in the description about the change in discount.
 - If approved, the updated discount will be applied to the policy as of the effective date of the change and may have an impact on commissions and/or persistency.

Sample rates ³ \$1,000/month benefit		
Age	Male	Female
25	\$21	\$34
30	\$25	\$46
35	\$29	\$50
40	\$36	\$59

¹ Only available for individual Disability Income (DI) policies (HH750). Not available for other IDI products.

² You must opt in for ePolicy on each case and if you do a printed copy will not be available.

³ Rates are based on male and female, MI resident, To Age 65 Benefit and Your Occupation periods, 90 day Elimination period, Residual disability and Recovery rider, Cost of Living Adjustment rider (3%), Future Benefit Increase rider, \$1,000/month benefit amount, 20% sex-distinct Multi-Life Resident discount.

⁴ Discount based on sex-distinct rates. Requires three or more medical or dental residents/fellows/interns/students from the same institution. Excludes staff physicians.