



# Changes to MNSA rider add more flexibility

Beginning April 15, the Mental/Nervous & Substance Abuse (MNSA) rider<sup>1</sup> with up to a 10% discount will be **optional** on individual Disability Income (DI) insurance policies from Principal®, including:

Single-life cases (except in CA, FL, LA, NV).

Multi-Life or association cases at the individual level, instead of employer or case levels (except in CA and for all Guaranteed Standard Issue cases).

Policies with the Regular Occupation rider.

This change will help you customize clients' policies based on their needs and budget.

## Keep in mind

- The MNSA rider is not changing. For MNSA claims, the lifetime benefit period is 24 months.
- The illustration system will be updated with these changes April 15.
- When completing the producer report, indicate on page 2 whether or not the MNSA rider is wanted on the policy.
- The MNSA rider is **required** for the following occupations:
  - Emergency-room physicians
  - Anesthesiologists
  - Pain-management physicians
  - Nurse anesthetists
  - Any resident who's declared one of these as a specialty
- Transition guidelines:
  - Ask your case coordinator to review any DI business submitted, pending or issued within the past 60 days. For all other DI policies, the MNSA rider cannot be changed.
  - For the occupations/specialties listed above:
    - DI applications will be accepted for up to 60 days without the MNSA rider.
    - The Regular Occupation rider still requires the MNSA rider.
    - Contact your case coordinator with questions.

## We're here for you

Contact your IDI wholesaling team or the DI National Sales Desk at 800-654-4278, options 2, 2.

<sup>1</sup> The Mental/Nervous & Substance Abuse rider is not available in VT. For details, visit [principal.com/distateapprovals](https://principal.com/distateapprovals). 10% discount for To Age 65, To Age 67 and To Age 70 benefit periods. 5% discount for 2-year and 5-year benefit periods. In TX, not available on 2-year benefit period; 3% discount with 5-year benefit period; 5% discount for all other benefit periods.



[Terms of Use](#) | [Disclosures](#) | [Privacy](#) | [Security](#) | [Report Fraud](#)

Disability insurance from Principal® is issued by Principal Life Insurance Company,  
711 High Street, Des Moines, Iowa 50392

For producer information only. Not for use with consumers or the public.

© 2019 Principal Financial Services, Inc. Principal, Principal and symbol design and Principal Financial Group are trademarks and service marks of Principal Financial Services, Inc., a member of the Principal Financial Group.

If you are not appointed with any company of the Principal Financial Group® and do not want to receive any further marketing emails, let us know by replying and we'll remove you from our office email list.