

# Filing a paid family and medical leave claim

Get the answers you need to file a claim

There may be times when you need to take leave from your job. With paid family and medical leave (PFML) benefits<sup>1</sup>, you can receive a portion of your pay while on leave to recover from an illness or injury, bond with a new child, take care of a sick or injured family member, or for personal leave or certain military-related events.

Understanding how to file claims in these cases can bring you clarity when you need it.

## Q | What is paid family and medical leave?

There are many reasons you may need time away from work, and select states have laws that require paid time off for employees working in those states. Paid family and medical leave:

- Covers a portion of your income—referred to as the benefit percentage.
- Provides a maximum weekly benefit.
- Ends after the maximum benefit payment period is reached.

## Q | How do I file a PFML claim?

There are several ways to file a claim.

- **Online:** Access the online claim form at [forms.insurance.claims.principal.com/#/pfml](https://forms.insurance.claims.principal.com/#/pfml) to complete and submit a claim form electronically. Or, download the paper claim form at [principal.com/help/help-individuals/find-form](https://principal.com/help/help-individuals/find-form). Click on “Submit a Paid Family and Medical Leave (PFML) claim.”
- **Email:** Send the completed form to [SBDClaims@Principal.com](mailto:SBDClaims@Principal.com)
- **Fax:** Send the completed form to 800-255-6609
- **Mail:** Principal Life Insurance Company  
Attn: Group Life & Disability Claims Department  
711 High St.  
Des Moines, IA 50392-0002

## Q | What if I need to reach the claims department?

Claims are administered at the Principal office in Des Moines, Iowa, and the claims area is staffed from 7:00 a.m. to 5:00 p.m. central time. Or, you can leave a message 24/7.

- **Phone:** 800-245-1522
- **Fax:** 800-255-6609

## Q | When should I file my claim?

The short answer is as soon as possible, however, no more than 30 days prior to the date of your leave. There are plenty of advantages to filing a claim early. Having early notification helps us be proactive in getting additional information we need to make the initial claim decision. It also leads to timely decisions.

## Q | What type of information is needed on the claim form?

It's a good idea to be prepared before you start the form. You'll be asked for:

- Your contact information
- Your employer's contact information
- The type of leave you're requesting
- When you plan to take leave
- If you're taking any other benefits
- Supporting documents such as physician notes
- How you prefer to receive your benefit payment
- Bank account and routing number if you wish to receive payments electronically

**Q | Once the claim is submitted, will more information be needed?**

Yes, we may occasionally reach out for more information, such as additional medical or military documentation, depending on the type of leave you're requesting.

**Q | What if I need to file a PFML claim soon after I've obtained coverage?**

If you've had coverage for 6 months or less at the time you're requesting PFML, we may need to request additional documentation from your employer to determine your eligibility for coverage.

**Q | When should I expect to hear back about my claim?**

We'll reach out to you when we've received the initial claim information. Our goal is to make the PFML claim decision 10 days after we receive the claim, but it's usually sooner. If we need more information after the claim is submitted, that can affect the timing for the decision. Quick feedback helps keep the claim process moving.

**Q | Are benefits guaranteed once a claim is filed?**

No. To be eligible for benefits, you'll need to meet all policy qualifications. Information submitted must support the claim, and each claim is reviewed to determine if it meets the requirements for benefit payment.

**Q | How are short-term disability benefits affected by PFML benefits?**

Short-term disability benefits are reduced by PFML benefits.<sup>2</sup>

**Q | How often are PFML benefit payments issued?**

We issue PFML benefits on a weekly basis.

**Q | How do I access my Explanation of Benefits (EOBs)?**

Online EOBs are available on [www.principal.com](http://www.principal.com). You'll establish a username and password, and your personal and financial information is protected behind a secure site.

<sup>1</sup> Available only in MA, CT, OR and CO.

<sup>2</sup> Short-term disability benefits are not reduced by PFML benefits in Washington D.C.



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