



Mailing Address  
Des Moines, IA 50392-0002

Principal Life  
Insurance Company

Employee Enrollment  
& Waiver-NJ

**PLEASE USE BLACK INK**  
**PLEASE ENTER DATES AS MM/DD/YYYY**

Company name Caring Inc.	Division level All Other Members	Account number/unit number
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**Employee Information**

Name		Social security number	
Mailing address (street)		Birth date	<input type="checkbox"/> male <input type="checkbox"/> female
(city)	(state)	(ZIP code)	
Date employed full-time	Hours worked per week	Job occupation/class	Location
Email address		Phone number	
Payroll mode <input type="checkbox"/> monthly <input type="checkbox"/> semi-monthly <input type="checkbox"/> weekly <input type="checkbox"/> bi-weekly	Employer ZIP code 08232	Employer county ATLANTIC	

The term "Civil Union Partner" wherever used includes partners in a legally recognized union of the same sex which provides substantially all of the rights and benefits of marriage. The term "domestic partner" wherever used includes partners in relationships defined in the group policy which provide some, but not all of the rights and obligations of marriage.

Coverage	Employee
Group Term Life	<input checked="" type="checkbox"/> Elect

**Group Term Life Beneficiary Designation (Complete if covered for group term life coverage.)**

**All primary and contingent beneficiaries, whether adults or minors, should be included in the beneficiary designation below. Additional beneficiaries can be added as an attachment.**

**Primary Beneficiaries:**

Name	SSN	Date of birth	Relationship	Check here if a minor <input type="checkbox"/>	Percentage
Name	SSN	Date of birth	Relationship	Check here if a minor <input type="checkbox"/>	Percentage

**Contingent Beneficiaries:**

Name	SSN	Date of birth	Relationship	Check here if a minor <input type="checkbox"/>	Percentage
Name	SSN	Date of birth	Relationship	Check here if a minor <input type="checkbox"/>	Percentage

The right to make future changes is reserved by the employee. If two or more beneficiaries are named, the proceeds shall be paid to the named beneficiaries, or to the survivor or survivors, in equal shares, unless specified otherwise.

If any beneficiary is designated as trustee, it is understood and agreed that Principal Life Insurance Company shall not be a party to nor bound by the conditions of any trust and payment of the net proceeds of said policy on the death of the insured to the then designated beneficiary shall be a complete discharge as to Principal Life.

If you have designated a minor child(ren) as your beneficiary, you must complete the Uniform Transfers to Minors Act form (GP55229).

**Declining Coverage**

**Important!** If declining any coverage for yourself or any dependent, give reason. Covered under:

- spouse's or Civil Union Partner's or domestic partner's group coverage
- individual insurance
- other coverage offered by my employer
- other \_\_\_\_\_

**Employee Agreement (Read and sign)**

I understand and agree with the following statements:

- My dependents are not eligible for coverages I don't have. My dependents, including step and foster children and any over the maximum age, are eligible based on plan provisions but those over the maximum age will be verified when a claim is filed.
- If I refuse coverage, I cannot enroll after retirement.
- If I refuse life, disability, or critical illness coverage, I may apply later but I must show proof of good health and coverage will be subject to approval by Principal Life Insurance Company.
- If the group policy does not require my contribution, I cannot decline coverage unless the policy indicates otherwise.
- If the group policy requires my contribution, I authorize my employer to deduct from my pay.
- I represent all information on this form and attachments is complete and true to the best of my knowledge. They are part of this request for coverage. I agree Principal Life is not liable for a claim before the effective date of coverage and all policy provisions apply. I have read, or had read to me, the information and my answers on this form. During the first two years coverage is in force, fraud or intentional misrepresentations can cause changes in my coverage, including cancellation back to the effective date.
- Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.
- I authorize Principal Life to release data as required by law. If signed in connection with an application, reinstatement or a change in benefits, this form will be valid two years from the date below. I may revoke authorization for information not yet obtained. I understand data obtained will be used by Principal Life for claims administration and determining eligibility for life, disability, and critical illness. Information will not be used for any purposes prohibited by law.
- I understand that as the employee, the insurance I and my dependents have applied for will begin on the effective date of coverage provided I am at work on that date. If I am not actively at work on such date, subject to the terms of the group policy, coverage may not go into effect until after my return to work. Furthermore, I understand that no insurance may become effective for any member of my family while he/she is in a period of limited activity.
- If electing Critical Illness coverage, I declare that I and my eligible dependents have other coverage providing benefits for hospital and medical services and supplies. NOTE: Critical Illness coverage cannot be issued to a person who does not have hospital and medical services and supplies coverage in place.

A copy of this form will be as valid as the original.

**To the best of my knowledge and belief, I declare** that the information I have completed on this enrollment form is complete and true. I understand an agent or broker cannot guarantee coverage, revised rates, benefits or provisions without written approval from Principal Life Insurance Company.

Your signature **X** \_\_\_\_\_ Date Signed \_\_\_\_\_

**Instructions**

After this form is completed and signed, make two copies and send the original to Principal Life Insurance Company:

- One for the employee
- One for the employer

