

## QUERY 1

```
In [107]: # Read the user query
query = input()

How can an employee enroll in the Group Policy?
```

### Top 3 Results from the Search Layer

```
In [219]: # Return the top 3 results from semantic search
top_3_semantic = results_df.sort_values(by='Distances')
top_3_semantic[:3]
```

Out[219]:

	Metadatas	Documents	Distances	IDs	Reranked_scores
0	{'Page_No.': 'Page 17', 'Policy_Name': 'Principal-Sample-Life-Insurance-Policy'}	a. be actively engaged in business for profit within the meaning of the Internal Revenue Code, or be established as a legitimate nonprofit corporation within the meaning of the Internal Revenue Code; and b. make at least the level of premium contributions required for insurance on its eligible Members. The Policyholder must: (1) contribute at least 50% of the required premium for all Members (including disabled Members, if any); and c. If the Member is to contribute part of the premium, maintain the following participation percentages with respect to eligible employees and Dependents, excluding those for whom Proof of Good Health is not satisfactory to The Principal: (1) Employees: - at least 75% of all eligible employees must enroll; (2) Dependents: - maintain a Dependent participation of at least 75% of eligible Dependents; and d. If the Member is to contribute no part of the premium, 100% of eligible employees and Dependents must enroll. Article 4 - Policy Incontestability In the absence of fraud, after this Group Policy has been in force two years, The Principal may not contest its validity except for nonpayment of premium. Article 5 - Individual Incontestability All statements made by any individual insured under this Group Policy will be representations and not warranties. In the absence of fraud, these statements may not be used to contest an insured person's insurance unless: a. the insured person's insurance has been in force for less than two years during the insured's lifetime; and b. the statement is in Written form Signed by the insured person; and This policy has been updated effective January 1, 2014 PART II - POLICY ADMINISTRATION GC 6003 Section A - Contract, Page 2	0.848862	14	-0.542141
1	{'Page_No.': 'Page 16', 'Policy_Name': 'Principal-Sample-Life-Insurance-Policy'}	PART II - POLICY ADMINISTRATION Section A - Contract Article 1 - Entire Contract This Group Policy, the current Certificate, the attached Policyholder application, and any Member applications make up the entire contract. The Principal is obligated only as provided in this Group Policy and is not bound by any trust or plan to which it is not a signatory party. Article 2 - Policy Changes Insurance under this Group Policy runs annually to the Policy Anniversary, unless sooner terminated. No agent, employee, or person other than an officer of The Principal has authority to change this Group Policy, and, to be effective, all such changes must be in Writing and Signed by an officer of The Principal. The Principal reserves the right to change this Group Policy as follows: a. Any or all provisions of this Group Policy may be amended or changed at any time, including retroactive changes, to the extent necessary to meet the requirements of any law or any regulation issued by any governmental agency to which this Group Policy is subject. b. Any or all provisions of this Group Policy may be amended or changed at any time when The Principal determines that such amendment is required for consistent application of policy provisions. c. By Written agreement between The Principal and the Policyholder, this Group Policy may be amended or changed at any time as to any of its provisions. Any change to this Group Policy, including, but not limited to, those in regard to coverage, benefits, and participation privileges, may be made without the consent of any Member or Dependent. Payment of premium beyond the effective date of the change constitutes the Policyholder's consent to the change. Article 3 - Policyholder Eligibility Requirements To be an eligible group and to remain an eligible group, the Policyholder must: This policy has been updated effective January 1, 2014 PART II - POLICY ADMINISTRATION GC 6003 Section A - Contract, Page 1	0.863363	13	-0.708676
2	{'Page_No.': 'Page 19', 'Policy_Name': 'Principal-Sample-Life-Insurance-Policy'}	The Principal has complete discretion to construe or interpret the provisions of this group insurance policy, to determine eligibility for benefits, and to determine the type and extent of benefits, if any, to be provided. The decisions of The Principal in such matters shall be controlling, binding and final as between The Principal and persons covered by this Group Policy, subject to the Claims Procedures in PART IV, Section D. Article 11 - Electronic Transactions Any transaction relating to this Group Policy may be conducted by electronic means if performance of the transaction is consistent with applicable state and federal law. Any notice required by the provisions of this Group Policy given by electronic means will have the same force and effect as notice given in writing. This policy has been updated effective January 1, 2014 PART II - POLICY ADMINISTRATION GC 6003 Section A - Contract, Page 4	0.906592	16	-3.721141

### Final Generated Answer from the Generation Layer

Query 1:  
How can an employee enroll in the Group Policy?

To enroll in the Group Policy, an employee typically needs to follow the enrollment process outlined by the employer or the insurance provider. This process may involve completing enrollment forms, providing necessary personal information, selecting desired coverage options, and possibly meeting any eligibility criteria set by the policy.

In the provided documents, specific details about the enrollment process for employees in the Group Policy were not found. However, you can refer to the "Policy Administration" sections within the mentioned policy documents for detailed information on enrollment procedures, eligibility requirements, and any specific guidelines related to employee enrollment.

Furthermore, to get a comprehensive understanding of how an employee can enroll in the Group Policy, it is recommended to reach out to the HR department of your company or the insurance administrator handling the Group Policy for detailed guidance.

I apologize for not being able to provide the exact enrollment process from the documents available. For more accurate information, please refer to the relevant sections in the policy documents: "Principal-Sample-Life-Insurance-Policy" on Page 3, Page 16, and Page 17.

Citations:

- Policy Name: Principal-Sample-Life-Insurance-Policy  
Page Number: Page 3
- Policy Name: Principal-Sample-Life-Insurance-Policy  
Page Number: Page 16
- Policy Name: Principal-Sample-Life-Insurance-Policy  
Page Number: Page 17

## QUERY 2

```
In [114]: # Read the user query|
query2 = input()

What is the grace period for premium payments under this policy?
```

### Top 3 Results from the Search Layer

```
top_3_semantic2_q2 = results_df2.sort_values(by='Distances')
top_3_semantic2_q2[:3]
```

Out[220]:

	Metadata	Documents	Distances	IDs	Reranked_scores
0	{'Page_No.': 'Page 20', 'Policy_Name': 'Principal-Sample-Life-Insurance-Policy'}	Section B - Premiums Article 1 - Payment Responsibility; Due Dates; Grace Period The Policyholder is responsible for collection and payment of all premiums due while this Group Policy is in force. Payments must be sent to the home office of The Principal in Des Moines, Iowa. The first premium is due on the Date of Issue of this Group Policy. Each premium thereafter will be due on the first of each Insurance Month. Except for the first premium, a Grace Period of 31 days will be allowed for payment of premium. "Grace Period" means the first 31-day period following a premium due date. The Group Policy will remain in force until the end of the Grace Period, unless the Group Policy has been terminated by notice as described in PART II, Section C. The Policyholder will be liable for payment of the premium for the time this Group Policy remains in force during the Grace Period. Article 2 - Premium Rates The premium rate(s) for each Member insured for Life Insurance will be: a. Member Life Insurance 0.210foreach1,000 of insurance in force. b. Member Accidental Death and Dismemberment Insurance 0.025foreach1,000 of Member Life Insurance in force. c. Dependent Life Insurance \$1.46 for each Member insured for Dependent Life Insurance. If the Policyholder has at least two other eligible group insurance policies underwritten by The Principal, as determined by The Principal, the Policyholder may be eligible for a multiple policy discount. Article 3 - Premium Rate Changes The Principal may change a premium rate: a. on any premium due date, if the initial premium rate has then been in force 24 months or more and if Written notice is given to the Policyholder at least 31 days before the date of change; or This policy has been updated effective January 1, 2014 PART II - POLICY ADMINISTRATION GC 6004 Section B - Premiums, Page 1	0.585690	17	6.323676
1	{'Page_No.': 'Page 23', 'Policy_Name': 'Principal-Sample-Life-Insurance-Policy'}	Section C - Policy Termination Article 1 - Failure to Pay Premium This Group Policy will terminate at the end of the Grace Period if total premium due has not been received by The Principal before the end of the Grace Period. Failure by the Policyholder to pay the premium within the Grace Period will be deemed notice by the Policyholder to The Principal to discontinue this Group Policy at the end of the Grace Period. Article 2 - Termination Rights of the Policyholder The Policyholder may terminate this Group Policy effective on the day before any premium due date by giving Written notice to The Principal prior to that premium due date. The Policyholder's issuance of a stop-payment order for any amounts used to pay premiums for the Policyholder's coverage will be considered Written notice from the Policyholder. Article 3 - Termination Rights of The Principal The Principal may nonrenew or terminate this Group Policy by giving the Policyholder 31 days advance notice in Writing, if the Policyholder: a. ceases to be actively engaged in business for profit within the meaning of the Internal Revenue Code, or be established as a legitimate nonprofit corporation within the meaning of the Internal Revenue Code; or b. fails to maintain the participation percentages requirements of PART II, Section A with respect to eligible employees, excluding those for whom Proof of Good Health is not satisfactory to The Principal; or c. fails to maintain three or more insured employees under this Group Policy; or d. fails to pay premium in accordance with the requirements of PART II, Section B; or e. has performed an act or practice that constitutes fraud or has made an intentional misrepresentation of material fact under the terms of this Group Policy; or f. does not promptly provide The Principal with information that is reasonably required; or g. fails to perform any of its obligations that relate to this Group Policy. This policy has been updated effective January 1, 2014 PART II - POLICY ADMINISTRATION GC 6005 Section C - Policy Termination, Page 1	0.703569	20	3.974329
2	{'Page_No.': 'Page 52', 'Policy_Name': 'Principal-Sample-Life-Insurance-Policy'}	(1) only one Accelerated Benefit payment will be made during the Member's lifetime; and (2) the amount requested must be at least 5, 000; and(3)innoeventwillpaymentexceedthelesserof : -75250,000. The Accelerated Benefit payment will be made in a lump sum. d. Effect on Member Life Insurance Benefits If an Accelerated Benefit is paid, the Member Life Insurance Benefit otherwise payable upon the Member's death will be reduced by any Accelerated Benefit payment. e. Premium Waiver Period A premium waiver period will be established on the date The Principal pays an Accelerated Benefit to a Member. This period will end on the earlier of the Member's death or the date two years after the date of the Accelerated Benefit. During a premium waiver period: (1) there will be no Member Life and Member Accidental Death and Dismemberment Insurance and Dependent Life Insurance premium charge for the Member; and (2) Member Life Insurance will not be terminated if the Member ceases Active Work because of his or her Terminal Illness. This policy has been updated effective January 1, 2014 PART IV - BENEFITS GC 6013 Section A - Member Life Insurance, Page 7	0.817979	49	-5.033162

### Final Generated Answer from the Generation Layer

Query 2:  
What is the grace period for premium payments under this policy?

To enroll in the Group Policy as an employee, you typically need to follow the enrollment procedures outlined in the policy document provided by your employer. Here are the general steps that employees usually take to enroll in a Group Policy:

1. Obtain the enrollment form from your HR department or insurance administrator.
2. Fill out the required information on the enrollment form, which may include personal details, coverage options, beneficiaries, etc.
3. Submit the completed enrollment form within the specified deadline to ensure timely coverage.

If you need more detailed information on the enrollment process for the Group Policy, you can refer to the specific section related to enrollment procedures within the policy document provided by your employer.

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\*\*Citations:\*\*  
- Policy Name: Principal Group Policy  
- Page Number: Page 20

## QUERY 3

```
In [171]: # Read the user query
query3 = input()
```

Are there any situations where the premium payments do not provide coverage?

### Top 3 Results from the Search Layer

```
top_3_semantic_q3 = results_df3.sort_values(by='Distances')
top_3_semantic_q3[:3]
```

Out[221]:

	Metadata	Documents	Distances	IDs	Reranked_scores
0	{'Page_No.': 'Page 20', 'Policy_Name': 'Principal-Sample-Life-Insurance-Policy'}	Section B - Premiums Article 1 - Payment Responsibility; Due Dates; Grace Period The Policyholder is responsible for collection and payment of all premiums due while this Group Policy is in force. Payments must be sent to the home office of The Principal in Des Moines, Iowa. The first premium is due on the Date of Issue of this Group Policy. Each premium thereafter will be due on the first of each Insurance Month. Except for the first premium, a Grace Period of 31 days will be allowed for payment of premium. "Grace Period" means the first 31-day period following a premium due date. The Group Policy will remain in force until the end of the Grace Period, unless the Group Policy has been terminated by notice as described in PART II, Section C. The Policyholder will be liable for payment of the premium for the time this Group Policy remains in force during the Grace Period. Article 2 - Premium Rates The premium rate(s) for each Member insured for Life Insurance will be: a. Member Life Insurance 0.210foreach1,000 of insurance in force. b. Member Accidental Death and Dismemberment Insurance 0.025foreach1,000 of Member Life Insurance in force. c. Dependent Life Insurance \$1.46 for each Member insured for Dependent Life Insurance. If the Policyholder has at least two other eligible group insurance policies underwritten by The Principal, as determined by The Principal, the Policyholder may be eligible for a multiple policy discount. Article 3 - Premium Rate Changes The Principal may change a premium rate: a. on any premium due date, if the initial premium rate has then been in force 24 months or more and if Written notice is given to the Policyholder at least 31 days before the date of change; or This policy has been updated effective January 1, 2014 PART II - POLICY ADMINISTRATION GC 6004 Section B - Premiums, Page 1	0.980250	17	-6.841082
1	{'Page_No.': 'Page 23', 'Policy_Name': 'Principal-Sample-Life-Insurance-Policy'}	Section C - Policy Termination Article 1 - Failure to Pay Premium This Group Policy will terminate at the end of the Grace Period if total premium due has not been received by The Principal before the end of the Grace Period. Failure by the Policyholder to pay the premium within the Grace Period will be deemed notice by the Policyholder to The Principal to discontinue this Group Policy at the end of the Grace Period. Article 2 - Termination Rights of the Policyholder The Policyholder may terminate this Group Policy effective on the day before any premium due date by giving Written notice to The Principal prior to that premium due date. The Policyholder's issuance of a stop-payment order for any amounts used to pay premiums for the Policyholder's coverage will be considered Written notice from the Policyholder. Article 3 - Termination Rights of The Principal The Principal may nonrenew or terminate this Group Policy by giving the Policyholder 31 days advance notice in Writing, if the Policyholder: a. ceases to be actively engaged in business for profit within the meaning of the Internal Revenue Code, or be established as a legitimate nonprofit corporation within the meaning of the Internal Revenue Code; or b. fails to maintain the participation percentages requirements of PART II, Section A with respect to eligible employees, excluding those for whom Proof of Good Health is not satisfactory to The Principal; or c. fails to maintain three or more insured employees under this Group Policy; or d. fails to pay premium in accordance with the requirements of PART II, Section B; or e. has performed an act or practice that constitutes fraud or has made an intentional misrepresentation of material fact under the terms of this Group Policy; or f. does not promptly provide The Principal with information that is reasonably required; or g. fails to perform any of its obligations that relate to this Group Policy. This policy has been updated effective January 1, 2014 PART II - POLICY ADMINISTRATION GC 6005 Section C - Policy Termination, Page 1	1.051321	20	-1.458920
2	{'Page_No.': 'Page 24', 'Policy_Name': 'Principal-Sample-Life-Insurance-Policy'}	The Principal may terminate the Policyholder's coverage on any premium due date if the Policyholder relocates to a state where this Group Policy is not marketed, by giving the Policyholder 31 days advanced notice in Writing. Article 4 - Policyholder Responsibility to Members If this Group Policy terminates for any reason, the Policyholder must: a. notify each Member of the effective date of the termination; and b. refund or otherwise account to each Member all contributions received or withheld from Members for premiums not actually paid to The Principal. This policy has been updated effective January 1, 2014 PART II - POLICY ADMINISTRATION GC 6005 Section C - Policy Termination, Page 2	1.083191	21	1.187063

### Final Generated Answer from the Generation Layer

Query 3:  
Are there any situations where the premium payments do not provide coverage?

To enroll in the Group Policy as an employee, please follow the steps outlined below:

1. \*\*Employee Enrollment Process in the Group Policy:\*\*

- Contact your HR department or benefits administrator to express your interest in enrolling in the Group Policy.
- Fill out the necessary enrollment forms provided by your employer.
- Provide any required documentation and information, such as personal details and beneficiary information.
- Review and understand the coverage options and benefits offered under the Group Policy.
- Make any applicable elections or decisions regarding coverage levels and additional features.
- Submit the completed enrollment forms within the specified deadline.

Citations:

- \*\*Policy Name:\*\* Principal Group Policy
- \*\*Page Number:\*\* Page 24

If you need detailed information on the enrollment process or specific requirements, it is recommended to refer to the Principal Group Policy document on Page 24 for comprehensive details and instructions related to enrolling in the Group Policy as an employee.

