

# Employee benefits you can depend on



**Great employee benefits can help you attract and keep quality employees.** But, providing benefits for employees can be a challenge. No matter how big – or small – your company or budget, you’ll find Principal® group benefit solutions can meet your needs. Our comprehensive products and services give you the flexibility to design benefits that work for you and your employees.

## Why choose Principal for your benefits?

- › Customize coverage to help meet your employees’ needs.
- › Choose to pay all, part or none of the premium.
- › Tailor benefits to your specific business size. So, if you have as few as:






Number of employees	You can offer:
3	Employer-paid coverage <sup>1</sup>
5	Voluntary (employee-paid) coverage <sup>2,3</sup>
50	Self-funded coverage <sup>4</sup>

## An employee benefits leader you can count on

Take advantage of our experience and commitment to service. You can depend on Principal – we’ve been delivering flexible and affordable employee benefit solutions for over 70 years.

## Solutions you can tailor to your needs

Our customizable solutions let you select from a variety of features and benefits. Here’s a brief summary of what we offer. Talk to your Principal representative to get the full story.

-  **Dental** – Your business is one of a kind. That’s why we make it easy to offer dental benefits tailored just for you and your employees. And, our large network of dentists means employees have more choice in who they see.
-  **Disability** – Whether you need short-term disability, long-term disability or both, we’ve got you covered. Plus, our definition of disability can make a difference at claim time. Our specialized solutions are designed to serve all employees, including business owners.
-  **Life** – You, your employees and their beneficiaries all have different needs for life insurance. That’s why our flexible products are such a nice fit. Plus, employees’ loved ones will find the claims process fast and easy.
-  **Vision** – It’s simple to administer and is a great way to round out your benefits package. And a choice of vision options helps you provide a plan that’s right for both you and your employees.
-  **Supplemental benefits** – Enhance your benefits with critical illness and accident insurance. They pay lump-sum cash benefits directly to employees, regardless of other insurance coverages or actual expenses. The purchase process is straightforward for employers and employees with our simplified product designs.

## Our service goes beyond our products

Implementing benefits, educating and enrolling employees, administering benefits – sounds like a lot. Is there a smooth way to handle it all? Yes! Take advantage of our services that take the load off you and your human resources staff. That means you can spend more time focused on what really matters – running your business.



Our **education and enrollment services** help increase employee participation, without creating more work for you. You choose how to:

- Educate employees – in group or one-on-one meetings
- Enroll employees – online, paper or census



Our **online benefits administration programs**, available 24/7, take the hassle out of administering benefits for both you and your employees. From ongoing member and salary updates to enrollment and payroll deduction reports, these programs make managing benefits a snap.

Make the most of your benefit dollars. With Principal, you get the quality coverage and services to do just that!



**Learn more about how Principal can serve you**  
Contact your local sales representative.

<sup>1</sup> Not for critical illness or accident; for disability, life and vision, 3 employees if sold with another coverage; 5 employees if standalone.

<sup>2</sup> For dental, 5 employees when employer pays less than 50% of employee premium.

<sup>3</sup> For critical illness and accident, must be with another coverage; 50 employees in Florida and Vermont.

<sup>4</sup> Not for long-term disability, life, critical illness or accident; 50 employees if with an insured coverage; 1,000 employees if standalone.



[principal.com](http://principal.com)

Insurance is issued by Principal Life Insurance Company, Des Moines, Iowa 50392.

This is an overview of group benefits offered by Principal. It is not an insurance contract or a complete statement of the rights, benefits, limitations or exclusions of the coverage described here.

CRITICAL ILLNESS AND ACCIDENT INSURANCE PROVIDES LIMITED BENEFITS. Some provisions are not available in all states. Must be sold with another Principal group product.

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