



## Group Benefits Offer the Right Mix

Building a strong benefits program is easy when you have the right mix of products and services. With more than 70 years of experience, Principal Life Insurance Company understands the role comprehensive employee benefits play in helping recruit and retain a talented workforce. You can count on us for affordable products and services to meet your employee benefit needs.

### FINANCIAL PROTECTION

from the unexpected like death, disability, serious illness and costly dental or vision procedures.

DENTAL | VISION | LIFE  
DISABILITY | CRITICAL ILLNESS

### FLEXIBLE AND ACCESSIBLE

With flexible product features and options, you choose the coverage and benefits employees want and need. We can tailor benefits to your specific size of business with as few as:

- ▶ Three employees for employer-paid coverage
- ▶ Five employees for voluntary coverage
- ▶ Fifty employees for self-funded coverage

We also offer tailored solutions for companies with 1,000 or more employees. These clients are provided with a dedicated service team, including a specialized underwriting unit, an implementation manager and a relationship manager.

## BENEFIT SOLUTIONS

Make the most of your benefit dollars with a choice of benefit options.

<b>DENTAL</b>	Multiple price points, large provider network, Maximum Accumulation Plan and rollover, oral health programs, lifetime deductible, preventive care that doesn't count toward an employee's maximum.
<b>DISABILITY</b>	Short-term disability (STD) and long-term disability (LTD) coverage, flexible provisions, business-owner solutions, Employee Choice LTD, own job definition of disability for STD, in-house staff of nurses and vocational rehabilitation consultants, Return-to-Work program.
<b>LIFE</b>	Increments and multiples of pay, minimum and maximum benefits, accelerated benefits, AD&D coverage options, flexible waiver of premium options and portability for voluntary term life.
<b>VISION</b>	Exams, frames, lenses and contacts are covered, discounted pricing on eye ware, employees choose their provider.
<b>CRITICAL ILLNESS</b>	Covers cancer, coronary artery bypass graft, heart attack, major organ failure and stroke, multiple payouts for same or different illnesses, spouse and child coverage, wellness benefit, portability.

## SERVICES

Simplifying the processes related to implementation, enrollment, employee benefit education and ongoing administration takes a load off you and your human resources staff. That means more time focusing on what really matters — running your business. We have the tools and services to help you save time and money.

- Improve billing accuracy with online enrollment
- Reduce errors with pre-filled enrollment forms
- Increase participation with needs-based employee benefit education
- Decrease your workload with online administration

### FOR MORE INFORMATION

Contact your local sales representative or visit [principal.com](http://principal.com).



WE'LL GIVE YOU AN EDGE®

Principal Life Insurance Company, Des Moines, Iowa 50392-0001, [www.principal.com](http://www.principal.com)

This is an overview of group benefits offered by Principal Life. It is not an insurance contract or a complete statement of the rights, benefits, limitations or exclusions of the coverage described here. Some provisions are not available in all states.