

Employee benefits you can depend on

Great employee benefits can help you recruit and retain top talent.

However, 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.

Number of employees	You can offer:
2+	Employer-paid coverage ¹
5+	Voluntary (employee-paid) coverage ²
100+	Self-funded coverage ³

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 employees appreciate being covered for services like exams, glasses, and contacts.



Supplemental benefits⁴. Enhance your benefits with critical illness⁵, accident, and hospital indemnity insurance. They pay lump-sum cash benefits directly to employees, regardless of other insurance coverages or actual expenses. The purchase process is straightforward for you and your 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 help 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!

¹ Not available for critical illness or accident. For disability, life, and vision; 2 employees if purchased with another coverage, 5 employees if standalone. For hospital indemnity; 2 employees if purchased with another coverage.

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

³ For dental, short-term disability, and vision. Available to employers with at least one insured coverage.

⁴ Critical illness, accident, and hospital indemnity insurance are not available standalone.

⁵ Specified disease in New York.



Learn more about how Principal can serve you.

Contact your local sales representative.



principal.com

CRITICAL ILLNESS, ACCIDENT, AND HOSPITAL INDEMNITY INSURANCE PROVIDE LIMITED BENEFITS.

Insurance products issued by Principal Life Insurance Company®, a member of the Principal Financial Group®, Des Moines, IA 50392.

This summary is not a complete statement of the rights, benefits, limitations, and exclusions of the coverage described here. For cost and coverage details, contact your Principal Life representative.

This flyer is not approved for use in New Mexico.

Principal®, Principal Financial Group®, and Principal and the logomark design are registered trademarks of Principal Financial Services, Inc., a Principal Financial Group company, in the United States and are trademarks and service marks of Principal Financial Services, Inc., in various countries around the world.