



Group benefits

Save with three or more coverages

Everybody loves a discount. The more you offer, the more you and your employees can save. With our **multiple product discount** program, you may be eligible to receive a 5% discount when you have 3-2,499 eligible employees.



Offer **3+** of these qualifying coverages:

- Group term life
- Voluntary term life
- Dental, voluntary dental
- Short-term disability (STD), voluntary STD
- Long-term disability (LTD), voluntary LTD
- Managed Care Vision (MCV)
- Voluntary accident and/or critical illness¹ insurance²
- Individual disability income on 3+ employees (when employer-sponsored or employer-paid)
- 401(k), 403(b), 457(b) plans

Receive a **5% discount** on these coverages:

- Group term life
- Dental³, voluntary dental³
- Short-term disability (STD), voluntary STD
- Long-term disability (LTD), voluntary LTD

You'll continue to receive your discount as long as you maintain at least three qualifying coverages. If you don't, your rates will change. Self-funded coverages (dental, STD, vision) don't qualify.

¹ Specified disease in New York.

² You'll receive one qualifying coverage count when you offer one or both of these coverages.

³ Discount doesn't apply to small employer groups in Washington.

 **Let's connect** | Contact your local sales representative. Visit us at [principal.com](https://www.principal.com).

Insurance issued by Principal Life Insurance Company, Des Moines, Iowa 50392-0002

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