

Supplemental benefits

## Help employees cover the out-of-pocket costs of being sick or hurt

Offer protection that complements other benefits and helps employees prepare for the unexpected





Life doesn't always go as expected. Accidents and serious illnesses happen. And while you'd think having medical and disability insurance would be enough, they don't cover everything. Think deductibles and copays, travel expenses for doctor appointments, childcare, home healthcare — even everyday bills.

Have you considered offering supplemental benefits that can help your employees handle out-of-pocket expenses? Supplemental benefits from Principal® — like critical illness and accident insurance — can enhance your benefit package. Plus, they can help employees focus on getting well, rather than thinking about how they're going to manage financially.

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## What are supplemental benefits?

Supplemental benefits provide additional protection above and beyond your other benefits. They pay lump-sum, tax-free<sup>1</sup> cash benefits directly to employees, regardless of other insurance coverages or actual expenses.

Consider giving your employees the opportunity to purchase this additional coverage that can help them close coverage gaps.



## What supplemental benefits are available?

Principal offers critical illness and accident insurance.

	Critical illness	Accident
How does it work?	When a covered employee or family member is diagnosed with a specific critical illness, they receive a cash benefit to use any way they want.	Pays an up-front benefit based on covered injuries received. It's not dependent on services, tests or treatments, so employees can get paid right away with less paperwork. And there's no guesswork about the benefit amount.
What's covered?	Covers the most common serious illnesses: cancer, heart attack, stroke, major organ failure, and coronary artery bypass graft.	Covers burns, comas, concussions, dental or eye injuries, dislocations, fractures, internal injuries, and disc/knee cartilage/tendon/ligament/rotator cuff injuries.
Key features	<ul style="list-style-type: none"><li>• Available with as few as 5 enrolled employees or 10% participation, whichever is greater</li><li>• Proof of good health isn't required during initial enrollment</li><li>• Multiple payouts can be made for the same or different illnesses</li><li>• Employees can buy coverage for their spouse and/or kids</li><li>• You can include wellness and portability</li></ul>	<ul style="list-style-type: none"><li>• Available with as few as 5 enrolled employees or 10% participation, whichever is greater</li><li>• Proof of good health is never required</li><li>• Simplified design, minimal paperwork and quick claims</li><li>• Employees can buy coverage for their spouse and/or kids</li><li>• You can include an accidental death and dismemberment (AD&amp;D) benefit, wellness and portability</li></ul>



 Let's connect | Contact your local Principal representative.



[principal.com](https://www.principal.com)

Critical illness insurance and accident insurance from Principal® are issued by Principal Life Insurance Company, 711 High Street, Des Moines, IA 50392.

ACCIDENT AND CRITICAL ILLNESS INSURANCE PROVIDE LIMITED BENEFITS. This is an overview of the benefits accident and critical illness insurance provide, but there are limitations and exclusions. Must be purchased with another Principal group product. Some provisions aren't available in all states. For additional details, contact your Principal representative.

<sup>1</sup> Based on current federal income tax laws, if insurance premiums are paid with after-tax dollars, the benefits are received income-tax-free.

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