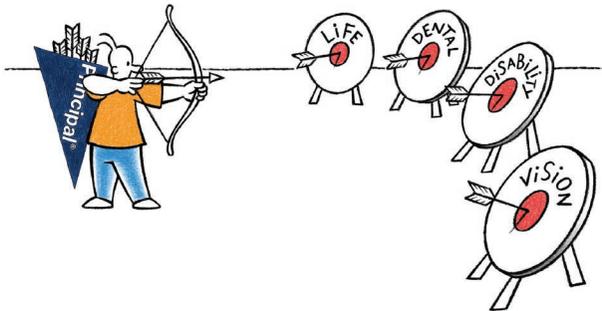


## Group Non-Medical Insurance Products and Services Portfolio



# Leading the way in non-medical insurance

Principal Life Insurance Company understands what it takes to create benefit solutions for businesses. We also recognize the role comprehensive employee benefits play in helping you attract and retain the most qualified employees.

As one of the top non-medical insurance carriers<sup>1</sup>, Principal Life is committed to providing the flexible, affordable and quality benefit solutions you and your employees need. It's just one of the reasons why Principal Life has been an employee benefits leader for 70 years.

## A broad product portfolio

Our portfolio of flexible **employer-paid** and **voluntary** group insurance products allows you to choose the products and benefit designs that fit your needs and provide the protection your employees want.

## DENTAL | DISABILITY | LIFE | VISION

**Education programs** – Our focus is to help employees understand the importance of insurance protection, how much coverage they need and what they can afford.

**Enrollment and administration solutions** – These programs provide fast, convenient and simple ways for employees to enroll in their benefits and for employers to manage their benefits program.

**Superior customer service and claims services** – Customer satisfaction is as important to us as it is to you. That's why we provide quality customer service before, during **and** after the sale. On average, 93%<sup>2</sup> of non-medical customers were very satisfied or satisfied with our claim services.

We encourage you to take a look at Principal Life. You'll soon understand why Principal Life is leading the way in offering outstanding products and services at affordable prices.

<sup>1</sup> LIMRA International 2009 U.S. Sales and In Force Survey Reports, based on fully-insured contracts in force

<sup>2</sup> Principal Life satisfaction data were generated from research conducted by Principal Life in 2009 using random and statistically valid samples of customers

# Group non-medical products

## DENTAL INSURANCE

Group dental insurance, one of the most desired and used employee benefits, promotes oral health and also contributes to good overall health. Our strong product portfolio and benefit flexibility feature a wide range of deductibles, coinsurance and maximums, and one of the nation's largest provider networks. These features help you design the benefit that is right for your company. Availability of options may vary by state.

- Preferred Provider Organization (PPO) Benefits
- Unscheduled PPO
- Scheduled/MAC PPO Benefits
- Exclusive Provider Organization (EPO)
- Point of Service (POS)
- Pre-Paid Dental

The dentists in our Principal Plan® Dental PPO Network are credentialed, and we screen utilization profiles to ensure proper practice patterns. Plus, our web tools offer employees the ability to look up dental procedures and fees, find local network providers and even direct a question to a dentist.

## VISION INSURANCE

Group vision insurance is easy for employers to administer and easy for employees to understand. It's simple, affordable and appreciated by employees. Availability of options may vary by state.

- Coverage includes no deductibles, co-payments or networks
- Benefits are based on the scheduled benefit amount
- Employees can go to the provider of their choice

## DISABILITY INSURANCE

Group disability insurance protects one of an employee's most valuable assets — the ability to earn an income when he or she is too sick or hurt to work. Our flexible, unbundled products let you design a disability program to meet your specific needs so employees are covered 24 hours a day for both work — and nonwork — related disabilities. Availability of options may vary by state.

- Short-Term Disability (STD)
- Long-Term Disability (LTD)
- Integrated Disability Insurance

Principal Life was one of the first companies to introduce comprehensive disability claims management. Our managed disability services focus on creating positive claim experiences and encourage return to productive work whenever possible.

Principal Life is one of only a few carriers to offer both group and individual disability insurance. Offering both gives employees an even higher level of protection – covering up to 75% of their income – helping you attract and retain key employees.

## LIFE INSURANCE

Group life insurance provides a foundation of coverage that meets basic employee needs, such as funeral and other expenses. Our broad portfolio of life products offers a variety of solutions for your needs and your employees' needs, as well as the immediate needs of employees' survivors. Availability of options may vary by state.

- Group Term Life
- Dependent Life
- Accidental Death & Dismemberment (AD&D)<sup>9</sup>

## VOLUNTARY BENEFITS

Offering voluntary insurance, including dental, disability, life and vision, can help:

- Manage benefit costs since there is no direct cost to you
- Enrich your current benefit package
- Fill gaps in benefit coverage

Plus, voluntary benefits allow employees to buy benefits at work at group rates with the convenience of payroll deduction. They can protect themselves and their families with coverage they may not otherwise have access to or be able to afford.

<sup>9</sup> In some states, certain provisions listed as AD&D may be paid as a Personal Loss Benefit

# Discounts and services – at no additional cost to you

Covered employees are eligible for our Principal *HealthyConnections* program to help maintain and improve their health and well-being. **These discounts are not insurance.**

## Available with all products

**Prescription Drug Program** – Employees and their family members can access this discount program, provided by OneBeacon Services®, to save an average of 40% on generic and 15% on brand-name drugs.<sup>10</sup>

**Weight Loss** – Employees receive \$10 off a three-month subscription to Weight Watchers Online.

**Laser Vision Correction** – Through the National Lasik Network, administered by LCA-Vision, Inc., employees and their dependents receive 15% off standard pricing or 5% off promotional pricing.

**Hearing Aid Program** – Employees, their spouses, children, parents and grandparents receive free annual hearing screenings and are eligible for up to 60% off digital hearing aids through American Hearing Benefits, Inc.

**Oral Health Care** – Employees receive 50% off the first order and 25% off reorders of Epic oral health products to prevent bacteria from producing enamel-dissolving acid.

## Available with life insurance

**Will & Legal Document Center** – Employees and their spouses have free access to resources provided by ARAG®<sup>11</sup> to create a Will, Living Will, Healthcare & Durable Power of Attorney and Medical Treatment Authorization for Minors.

**Identity Theft Kit** – This kit from ARAG helps employees protect themselves from identity theft, as well as restore and reclaim their identity if needed.

**Beneficiary Support** – Beneficiaries receive grief support and help with group life insurance policy proceeds. Spouse beneficiaries and dependents also receive three months of free online access to will preparation services provided by ARAG.

## Available with disability insurance

**Employee Assistance Program (EAP)** – Employees and their immediate families receive help coping with life's challenges with an EAP from Magellan Health Services.

## Available with dental and/or vision insurance

**Vision Care** – Employees and their dependents can get discounts on LASIK surgery, eye exams, prescription glasses and lenses through the VSP Access Plan.

<sup>10</sup> The discount drug program is not available to individuals with medical coverage insured or with third party administrative services provided by Principal Life. This discount program is NOT insurance or a Medicare prescription drug program. OneBeacon Services® is a member company of OneBeacon. OneBeacon Services may provide its services through third parties.

<sup>11</sup> The use of the services provided by ARAG Services, LLC should not be considered as a substitute for consultation with an attorney. Principal Life is not responsible for any loss, injury, claim, liability, or damages related to the use of the ARAG legal document service.

# Education, enrollment and administration

Our services make it easy to offer employee benefits. You choose the preferred education program, enrollment method and administration service that work best for your workforce.

## Preferred education programs

Education is a key component of employee benefit satisfaction and understanding. In fact, 86% of employees who report their education program as good or excellent are more satisfied with their voluntary benefits<sup>12</sup>.

Our preferred education programs feature a Principal Life salaried enroller, eliminating high-pressure sales. You choose the format that best meets your needs.

- Group meetings to learn about benefits
- One-on-one meetings where employees learn about benefits and receive a personalized needs analysis
- One-on-one meetings where employees learn about benefits, receive a personalized insurance and financial needs analysis and action-oriented roadmap identifying steps to help them secure their financial well-being

## Enrollment methods

Principal Life offers a choice of free enrollment methods with personalized materials to help minimize work and maximize participation.

- Census enrollment
- Online enrollment
- Paper enrollment

## Administrative services

You and your employees can manage benefits online.

- **eService** – Offering free online access to Principal Life group benefits, this service is available for ongoing maintenance and account information post enrollment.
- **eBenefits Edge<sup>SM</sup>** – This fee-based service provides online enrollment, as well as continued online benefits administration. It consolidates all benefit services into a single system, regardless of how many providers are used.

<sup>12</sup> The Principal Well-Being Index, First Quarter 2010

# You can count on us to be here when you need us

As a FORTUNE 500® company, we have stood the test of time.

## BIG

### INSURANCE BENEFITS

- 68,000 employers with 4.6 million covered members
- 111,000+ lines of non-medical coverage
- The #4 non-medical carrier<sup>3</sup>
- 4th largest employee benefits TPA<sup>4</sup>

### RETIREMENT

- 35,000+ employers with more than 3.6 million participants
- A 401(k) leader
- No.1 record-keeper of bundled 401(k) plans<sup>5</sup>

## FINANCIALLY STRONG

- One of only 14 life and health insurers who for 75 consecutive years has been rated A or higher by A.M. Best Company.<sup>6</sup>
- Comdex scores of 90 or higher for more than 15 years.<sup>7</sup> 89% of insurers rank below Principal Life.
- Strong financial ratings from A.M. Best, Moody's Investor Services, Standard & Poor's Rating Group and Fitch Rating.<sup>8</sup>

## RESPECTED

- One of the world's most ethical companies as rated by *Ethisphere* Magazine, March 2010
- One of FORTUNE magazine's 100 Best Companies to Work for seven of the past eight years, January 2010

<sup>3</sup> LIMRA International 2009 U.S. Sales and In Force Survey Reports, based on fully-insured contracts in force

<sup>4</sup> Business Insurance Magazine, March 16, 2009

<sup>5</sup> 2008 Spectrem Group analysis of fully bundled 401(k) providers, companies that provide both administrative and investment services

<sup>6</sup> Best's Review July 2009

<sup>7</sup> The Comdex ranking is a composite of all the ratings a company receives from the four leading rating agencies. Comdex is a measuring system created by EbixExchange and published in their VitalSigns software.

<sup>8</sup> [principal.com/about/financialstrength.htm](http://principal.com/about/financialstrength.htm)

# Additional products and services

- Healthcare portfolio includes PPO solutions, high deductible health plans, wellness programs, Principal Reimbursement Arrangements, health reimbursement arrangements, health savings accounts and flexible spending accounts.
- We offer individual disability insurance including Disability Income, Multi-Life programs, Overhead Expense, Disability Buy-Out, Key Person Replacement insurance and DI Retirement Security.
- Family and Medical Leave Act (FMLA) services for employers with 500 or more employees are also available.

## FOR MORE INFORMATION

Contact your local Principal Life sales representative  
or go online to [www.principal.com](http://www.principal.com)



WE'LL GIVE YOU AN EDGE®

Principal Life Insurance Company, Des Moines, Iowa 50392-0002, [www.principal.com](http://www.principal.com)

This brochure provides general information about non-medical insurance. It is not an insurance contract or complete statement of the provisions, benefits, limitations, exclusions and restrictions of the insurance. Principal *HealthyConnections* is not a part of the insurance contract, and these services may be changed or discontinued at any time at the discretion of Principal Life. Principal Life is not liable for products and services provided by third parties.

Contact your local sales representative for more information, including availability of specific products in your state, costs and a full proposal outlining the coverage.