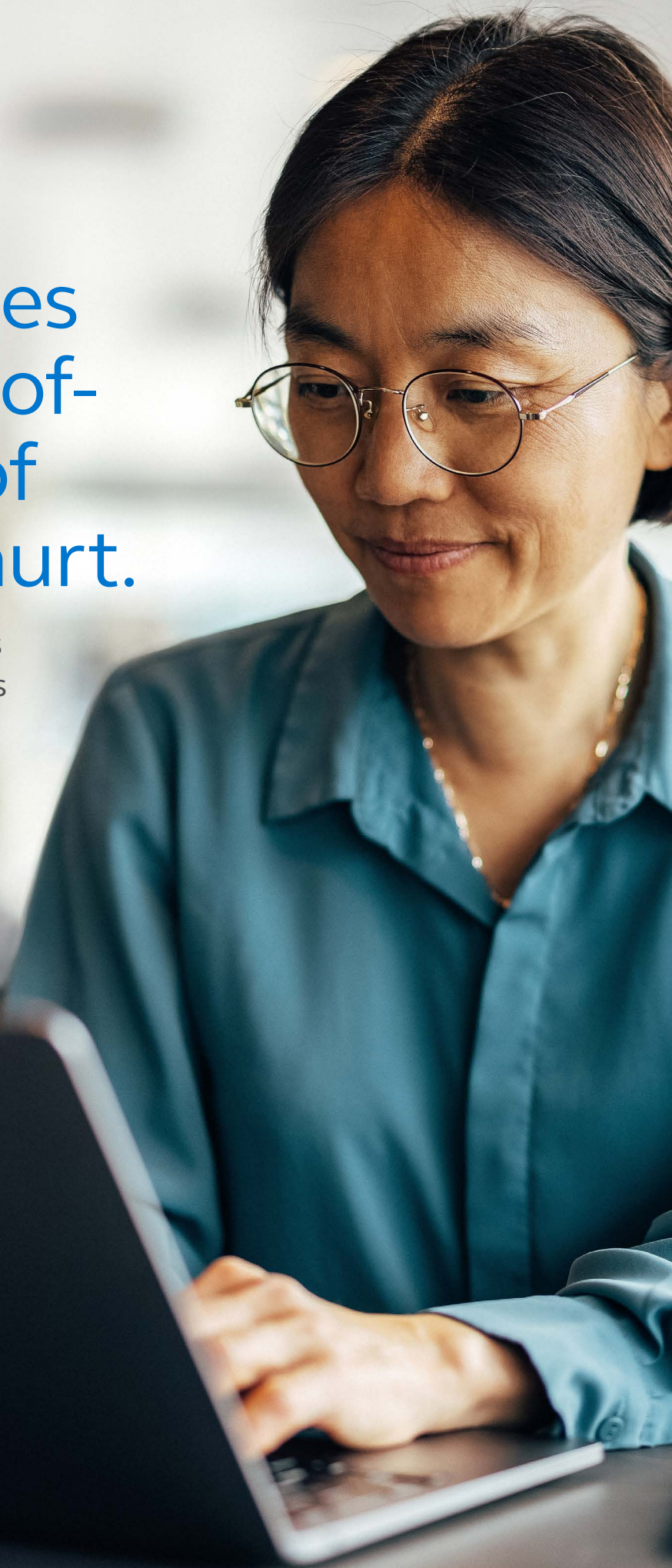




Supplemental benefits

# 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.** Serious illnesses, accidents, and hospitalizations can 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.

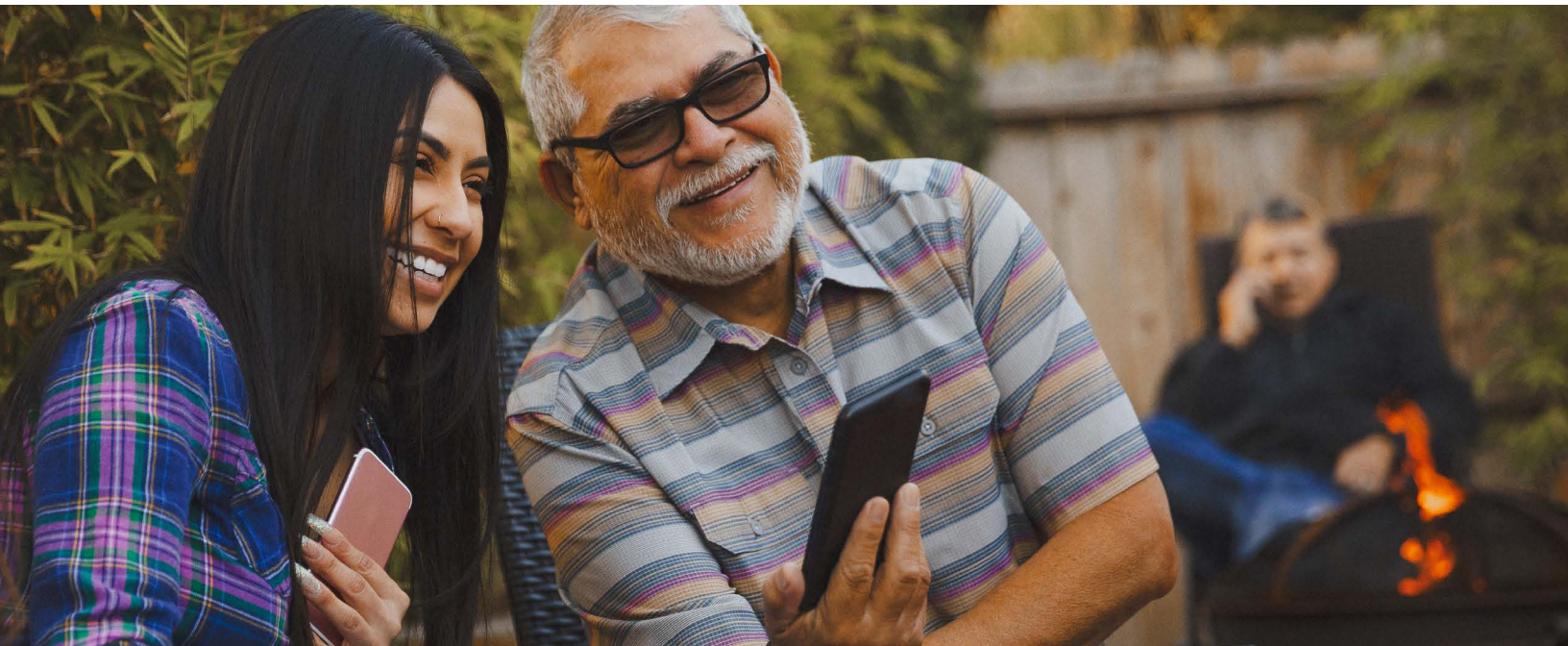
Have you considered offering supplemental benefits that can help your employees handle out-of-pocket expenses? Supplemental benefits from Principal®—like critical illness,<sup>[1]</sup> accident, and hospital indemnity insurance—can enhance your benefit package. Plus, they may help employees focus more on getting well, and worry less 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>[2]</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, accident, and hospital indemnity insurance.

	Critical illness	Accident	Hospital indemnity
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.	When a covered employee or family member requires hospitalization or treatment related to a sickness or injury, they receive a cash benefit to use any way they want.
What's covered?	Covers some of the most common serious illnesses; like cancer, heart attack, stroke, and more.	Covers burns, comas, concussions, dental or eye injuries, dislocations, fractures, internal injuries, and disc/knee cartilage/tendon/ligament/rotator cuff injuries.	Flexible design with 30+ options for covered benefits, like daily hospital confinement, inpatient surgery, and therapy.
Key features	<ul style="list-style-type: none"><li>• Proof of good health isn't required during initial enrollment</li><li>• Multiple payouts can be made</li><li>• Employees can buy coverage for their family</li><li>• You can include a health screening/wellness benefit and portability</li></ul>	<ul style="list-style-type: none"><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>	<ul style="list-style-type: none"><li>• Proof of good health is never required</li><li>• Choice of Health Savings Account (HSA) or non-HSA plan designs</li><li>• Employees can buy coverage for their spouse and/or kids</li><li>• You can include a health screening/wellness benefit and portability</li></ul>

<sup>1</sup> Specified disease in New York.

<sup>2</sup> Based on current federal income tax laws, if insurance premiums are paid with after-tax dollars, the benefits are received income-tax-free



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

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OR policy forms GC 8000 (ACC) (0915) OR, GC 5700 (CI)-1 0220, and GC 2200 (GHI) OR 0123.

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