# Covering infectious diseases offers employees even more protection

Critical illness insurance helps employees protect their financial security when diagnosed with a serious illness. And now the coverage is expanded to include certain infectious diseases.

The infectious disease benefit is automatically included with all critical illness policies at no additional cost.

**How does the infectious disease benefit work?**
When an insured person is diagnosed with a covered infectious disease, they receive a lump-sum cash benefit to use any way they choose, regardless of other insurance they have or actual expenses incurred.

**Covered infectious diseases**

- Diphtheria
- Encephalitis
- Legionnaire's disease
- Lyme disease
- Malaria
- Meningitis
- Methicillin-resistant staphylococcus aureus (MRSA)
- Necrotizing fasciitis
- Osteomyelitis
- Poliomyelitis
- Rabies
- Sepsis
- Tetanus
- Tuberculosis

**Product specifications**

| First occurrence | 100% of the critical illness benefit |
| --- | --- |
| Multiple payouts | Benefits for a first occurrence of a different disease or additional occurrences of the same disease are payable at 25% if the applicable separation period is met |

💬 **Let's connect** | Contact your local Principal® representative.

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CRITICAL ILLNESS INSURANCE PROVIDES LIMITED BENEFITS. This is an overview of the benefits critical illness insurance provides, but there are limitations and exclusions. For cost and coverage details, contact your Principal® financial professional.