



## Individual Disability Income Insurance

# Income Protection for You and Your Employees — at a Discount!

Employers like you face many challenges, particularly when wanting to offer competitive employee benefits at an affordable price. Did you know:

- Nearly three-fourths of employees (72%) rated the emotional impact of becoming disabled and not being able to work for a living as a nearly devastating event.<sup>1</sup>
- 69% of employees surveyed said good employee benefits encourage them to work harder and perform better; 68% said good benefits keep them working for their current employer.<sup>1</sup>

Offering **Individual Disability Income (DI) insurance** from Principal Life Insurance Company is a great way to enhance your employee benefits package. Plus, underwriting programs can be customized to meet your needs and the needs of your employees — at discounted rates! Our offerings are **flexible, affordable and easy**.

### Did you know?

The average cost to replace an employee is 150 percent of his or her salary. For more skilled workers, it can actually be much higher.

– Matt Thompson, “How Much Does It Cost to Hire a New Employee?”, [dnb.com](http://dnb.com), February 14, 2012

### Available underwriting programs

- **Fully Underwritten:** Full underwriting reviews are conducted and maximum benefit amounts are available.
- **Simplified DI Multi-Life:** Provides benefits, up to a set maximum, with no routine medical requirements.<sup>2</sup>
- **Standard Issue (GSI):** Individual DI insurance policies are issued to groups of employees without requiring routine medical inquiries, attending physician statements (APSs) or electrocardiograms (EKGs).
- **Fallback GSI:** Offers the maximum DI benefits available with the safety net of a GSI offer if an underwriting concern arises.

PROGRAM	ROUTINE MEDICAL	APS/EKG	FINANCIALS	BENEFITS	DISCOUNTS <sup>3</sup>
Fully Underwritten	Yes	Yes	Individual W-2 or tax forms required	Up to maximum issue and participation limits	20%: 3 or more lives
Simplified DI Multi-Life	No	No	Employee census	Up to \$6,000/month	20%: 3 or more lives
GSI	No	No	Employee census	Based on census and participating lives	20%: 10-49 lives 25%: 50-99 lives 30%: 100+ lives
Fallback GSI	Yes	Yes	Employee census	<ul style="list-style-type: none"> <li>• Initially up to maximum issue and participation limits</li> <li>• Fallback GSI offer based on census and participating lives</li> </ul>	20%: 10-49 lives 25%: 50-99 lives 30%: 100+ lives

## Disability insurance solutions made simple

### Worksite Enrollment

We can help:

- Set up enrollment meetings at your work place — we'll help create a timeline that meets your needs
- Provide marketing material to communicate coverage availability and enrollment meetings to employees
- Explain the program to employees by using a customized approach

### Administrative Services

Our process is seamless from start to finish:

- Dedicated billing and administration teams
- Processing claims
- Making adjustments to policy benefits
- Providing employees with information about keeping their policies in force, should they leave your company

To learn more about offering your employees disability coverage, scan this code or go to [www.principal.com/disabilityresources](http://www.principal.com/disabilityresources).



FOR MORE INFORMATION

Contact your local representative.

<sup>1</sup> The Principal Financial Group, The Principal Financial Well-Being Index<sup>SM</sup>, 2012.

<sup>2</sup> No blood, urine, exams, EKGs or APSs required, unless a significant medical condition is reported by MIB, significant medical information is derived from the TeleApp or other available information, or any other disability coverage has been issued or applied for on a non-medical basis. Applications could be rated, ridered or declined based on all underwriting information available; this is not a guaranteed issue program. Urine/HIV test is required in Maine. Subject to Issue & Participation limits and minimum premium requirement. Combined Simplified DI and Simplified OE benefits cannot exceed \$10,000/month.

<sup>3</sup> 25 life minimum required for GSI/Fallback GSI cases for physicians; additional discount may be available based on number of participating lives for simplified Multi-Life or fully underwritten cases.



WE'LL GIVE YOU AN EDGE<sup>®</sup>

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

Disability Insurance has certain limitations and exclusions. For costs and complete details of coverage, contact your Principal Life financial representative.