

Your benefits from Principal[®]

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Term life for you

Short-term disability for you

Long-term disability for you

Critical illness for you, your spouse, and children

Accident for you, your spouse, and children

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Life benefits

Your life coverage from your employer

Eligibility

Benefit

Any PERSON ELECTING MEDICAL who is a full-time employee of the Policyholder or a Participating Unit and who regularly works at least 30 hours per week.

\$50,000

Voluntary term life insurance you can purchase

	Minimum	Periodic Increase	Maximum
You	\$10,000	\$20,000	\$500,000
Your spouse	\$5,000	\$10,000	\$150,000
Your children	\$5,000	\$10,000	\$20,000

Benefits reduce starting at age 65. See your benefit summary for details.

Disability benefits

Your short-term disability coverage

- \$50 increments between \$100 and \$1,000 week, not to exceed 60% of pre-disability earnings
- Pays after 8th day of accident, 8th day of sickness
- Pays for up to 25 weeks
- 3/12 pre-existing period
- Tax-free benefits

Your long-term disability coverage

- \$100 increments between \$500 and \$6,000/month not to exceed 60% of pre-disability earnings
- Pays after 180 days of disability
- Pays to age 65
- 3/12 pre-existing period
- Tax-free benefits

Critical illness benefits

Covered critical illnesses

1st occurrence and additional occurrences

- Carcinoma in situ 25%
- Coronary artery disease 25%
- Heart attack
- Invasive cancer
- Major organ failure
- Stroke
- Specified infectious disease 25%

1st occurrence only

- Alzheimer's disease
- Amyotrophic lateral sclerosis
- Benign brain tumor
- Coma
- Loss of hearing, sight, speech
- Multiple sclerosis
- Occupational HIV/hepatitis
- Paralysis
- Parkinson's disease
- Skin cancer \$250

1st occurrence only—child-specific

- Cerebral palsy
- Cleft lip/palate
- Cystic fibrosis
- Down syndrome
- Muscular dystrophy
- Spina bifida

Your coverage options

	Minimum	Maximum
For you	\$5,000	\$100,000
For your spouse	\$2,000	\$50,000

Your children are automatically covered for 25% of your benefit for no additional cost

- Your spouse benefit may be up to 50% of your benefit
- You must be actively working and your dependents cannot be home- or hospital-confined
- 6 months prior / 12 months insured pre-existing condition limitation

Accident benefits

Accident highlights

Supplemental benefits

You use the cash for whatever you choose

Coverage is based on covered injuries received due to an accident

24-hour coverage

Pays up-front benefit

Not dependent on services, tests, or treatments

You can get paid right away

Accident—covered injuries

Supplemental benefits

Injury	Benefit
Burns	Up to \$5,000
Comas	\$15,000
Concussions	\$500
Dental or eye injuries	\$500
Dislocations	Up to \$7,500
Fractures	Up to \$10,000
Injuries not specifically listed	\$100
Internal injuries	\$1,500
Knee cartilage / ruptured disc / tendon / ligament / rotator cuff injuries with surgical repair	\$1,500

Thank you!

Oregon Policy Form Numbers: Dental GC 7100-1 (0415); Short-term disability GC 4000-2 (0415); Long-term disability GC 3000-2 (1114); Group basic life GC 6000 (06/04); Voluntary term life GC 6000 (VTL) (06/04); Managed care vision GC 9000 (1013); Critical Illness GC 5700 (CI)-1 0220; Accident GC 8000 (ACC) (0915) OR; Hospital indemnity GC 2200 (GHI) OR (0123).

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