



Benefits portfolio for employers & employees

Insurance Product	Group Size (er-paid) sold w/multiple lines**	Group Size (er-paid) sold stand alone**	Voluntary Participation Requirement*
Life	2	5	Greater of 2 employees or 20%
STD	2	5	Greater of 2 employees or 20%
LTD	2	5	Greater of 2 employees or 20%
Dental	2	2	Greater of 2 employees or 20%
Vision	2	5	Greater of 2 employees or 20%
Accident	n/a	n/a	Greater of 2 employees or 20%
Critical Illness	n/a	n/a	Greater of 2 employees or 20%

*For Voluntary Plans - 0-49% employer contribution

**For Contributory Plans - 50% or greater employer contributions; 50% employee participation required

- ✓ NO WAITING PERIODS FOR ANY PRINCIPAL DENTAL PLAN
- ✓ VSP Vision – underwritten and billed by Principal
- ✓ EAP (Employee Assistance Program) – offered through Magellan Health w/any Principal disability plan
- ✓ Will Preparation Services – available with Group Term Life Insurance – Will, Living Will, Power of Attorney included
- ✓ Enrollment Benefit Specialists – Salaried, Bi-Lingual (Spanish) Principal educators for any new voluntary group plan