

Enhanced short-term disability insurance

Give your employees 20% more coverage



Helping your employees protect their incomes against a disability is good for them and your business — they're covered if the unexpected happens; you offer a benefit that makes you more competitive when recruiting employees.

Exclusively for California employees

As an employer with employees in California, you're aware of the state's Statutory Disability Insurance (SDI) program. It provides all California employees with disability benefits of 60% of their earnings, up to a maximum of \$1,216 per week.*

That's a nice start, but may not be enough for all your employees. If you'd like to help them protect a higher portion of their income, here's something to consider: enhanced short-term disability (STD) insurance from Principal®. It provides employees a benefit of an additional 20% of their earnings. That, plus the California SDI coverage, helps them protect 75-80% of their income.

| How does it work? | Here's an example |
|---|---|
| Many group disability insurance products reduce benefits when an employee receives other sources of income, such as SDI. Principal does not reduce the enhanced STD benefit because of additional income. | Suzanne earns \$140,000 annually. When she becomes disabled, she receives the maximum \$1,216 per week SDI benefit. Adding Principal enhanced STD, she receives an additional \$538 per week for a total of \$1,754 a week. |

Coverage highlights

- › Maximum weekly benefits as high as \$1,000
- › Benefits last up to 52 weeks
- › Two-year rate guarantee
- › Standard elimination periods (amount of time people wait to begin receiving benefits):
 - 1st day of injury/8th day of sickness
 - 8th day of injury/8th day of sickness
 - 15th day of injury/15th day of sickness

* 2018 benefit information.

 Let's connect | Contact your local Principal sales office.



principal.com

Disability insurance from Principal[®] is issued by Principal Life Insurance Company, Des Moines, Iowa 50392-0001. This is an overview of Principal group disability coverage. The group policy determines all rights, benefits, limitations and exclusions of the coverage described here. Contact your local sales representative for more information, including costs and a full proposal outlining the coverage.

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