



Principal *HealthyConnections* Discounts and Services

Dental/Disability/Life/Vision Enhancements

A consistent, long-term commitment to health care education and wellness can make a lasting impact on your employees' health and well-being. At Principal Life Insurance Company, we have relationships with some of the most trusted names in health and wellness programs. Through your group non-medical insurance with Principal Life, your employees are eligible for several discounts and services.

Available with all products

Principal Health NewsSM – This service offers a wealth of information to help employees manage their health and well-being. Interactive quizzes, a medical library and self-care centers are available, as well as multimedia guides and information on children's health.

Prescription Drug Program – Employees and their family members can access this discount program, provided by OneBeacon Services[®]. Individuals save an average of 40% on generic drugs and 15% on brand-name drugs*.

Weight Loss – Weight Watchers[®], America's trusted name in weight loss, has been helping people lose weight for more than 40 years and offers different weight loss plans to meet employees' needs. Employees receive \$10 off a three-month subscription to Weight Watchers Online.

Laser Vision Correction – Through the National Lasik Network, administered by LCA-Vision, Inc., employees and their dependents receive savings on one of the most frequently performed elective surgeries in America. The discount includes 15% off standard pricing or 5% off promotional pricing.

Hearing Aid Program – Employees, their spouses, children, parents and grandparents can receive free annual hearing screenings through American Hearing Benefits, Inc. In addition, they are eligible for up to 60% off digital hearing aids as well as a two-year warranty at no additional charge.

Oral Health Care – Employees receive discounts – 50% off the first order and 25% off reorders – on Epic brand toothpaste, oral rinse, mints and gum. Epic products contain Xylitol, a natural sweetener that prevents bacteria from producing enamel-dissolving acid.

Magazine Program – Employees receive a discount to *Diabetic Living*[®] from the publisher of *Better Homes and Gardens*. A one-year subscription is \$6. That's 70% off the regular retail price.

*The discount drug program is not available to individuals with medical coverage insured or with third party administrative services provided by Principal Life. The discount drug program is not available in Kansas. This discount program is NOT insurance or a Medicare prescription drug program. OneBeacon Services[®] is a member company of OneBeacon. OneBeacon Services may provide its services through third parties.

Available with life insurance

Will Preparation – Employees and their spouses have free access to Will Preparation Services* provided by ARAG® Services, LLC. This service allows them to create a will, living will, healthcare power of attorney and financial power of attorney.

Identity Theft Kit – This valuable kit from ARAG provides employees with information on how to protect themselves from identity theft. In the event of identity theft, an action kit assists in restoring and reclaiming one's identity.

Beneficiary Support – Beneficiaries can receive support to help cope with their loss through Grief Support Services from Magellan Health Services. Licensed professionals provide confidential guidance and helpful strategies. A financial services hotline, staffed with experienced financial professionals, helps beneficiaries with group life insurance proceeds plan their financial future. Following an employee's death, spouse beneficiaries and their dependents receive three months of free online access to will preparation services provided by ARAG.

Available with disability insurance

Employee Assistance Program – Employees and their immediate families can receive help coping with life's everyday, and not so everyday, challenges with an Employee Assistance Program (EAP) from Magellan Health Services. The program provides help in dealing with family matters such as divorce, as well as providing resources on parenting, safety and community services.

Available with dental and vision insurance

Vision Care – Employees and their dependents can get discounts on LASIK surgery, eye exams, prescription glasses and lens options, as well as contact lens evaluations and fittings through the VSP Access Plan. A nationwide network of VSP providers offers quality care. **This discount program is not vision insurance.**

Dental Health EdgeSM – This service helps employees make better decisions about oral health care. Dentist-certified dentists can answer questions, and a Dental Cost Estimator shows approximate costs in a specific ZIP code. The site is also available in Spanish.

* The use of the services provided by ARAG® Services, LLC should not be considered as a substitute for consultation with an attorney. Principal Life Insurance Company is not responsible for any loss, injury, claim, liability, or damages related to the use of the ARAG legal document service.



WE'LL GIVE YOU AN EDGE®

Principal Life Insurance Company, Des Moines, Iowa 50392-0002, www.principal.com

The discounts and services listed here are available to members, and/or their dependents or beneficiaries, with group insurance products underwritten by Principal Life Insurance Company. The discounts and services are not part of any insurance contract and may be changed or discontinued at any time. Although Principal Life has arranged to make these programs available to you, the third party providers are solely responsible for their products or services. Principal Life and its affiliates are not liable for product defects, provider negligence or other errors in the delivery of health care products or services.