

# Voluntary Life & Disability Insurance

Principal  
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## Voluntary Life

<b>Class Description</b>	All FT Employees
<b>Benefit</b>	\$10,000 to \$300,000 in \$10,000 increments
<b>Guarantee Issue</b>	\$150,000
<b>Cost of Coverage Paid By</b>	Employee

## Voluntary Spousal Life

<b>Benefit</b>	\$10,000 to \$20,000 in \$10,000 increments not to exceed 100% of Employee's benefit
<b>Guarantee Issue</b>	\$20,000
<b>Cost of Coverage Paid By</b>	Employee

## Voluntary Child Life

<b>Benefit</b>	\$5,000 or \$10,000 not to exceed 100% of employee's amount
<b>Cost of Coverage Paid By</b>	Employee

## Voluntary AD&D

<b>Benefit</b>	Equal to Life Benefit
<b>Cost of Coverage Paid By</b>	Employee

## Voluntary Short-Term Disability

<b>Class Description</b>	All FT Employees
<b>Benefit Percentage</b>	60%
<b>Maximum Weekly Benefit</b>	\$1,250
<b>Benefits Begin on</b>	
<b>For Injury</b>	7 Days (8th Day Benefit)
<b>For Sickness</b>	7 Days (8th Day Benefit)
<b>Duration of Benefits</b>	12 Weeks
<b>Cost of Coverage Paid By</b>	Employee

Life/AD&D - Age reductions may apply. For coverage to be effective: Employees must be actively at work; Dependents (spouses/children) must be able to work. If enrollee is currently disabled due to an injury or sickness, coverage will be delayed until they return to active employment or are no longer disabled.

STD - Your disability benefit may be reduced by other sources of income including benefit payments from State Mandated Disability and Leave programs and Social Security Disability. For coverage to be effective: Employees must be actively at work. Employees who are currently disabled due to an injury or sickness will have coverage delayed until they return to active employment.

**Reminder! Update your Beneficiaries!** Plan for your expected and unexpected life changes by ensuring you and your family are protected. Update your beneficiaries now and keep them current each year.

*\*Guarantee issue is the amount of coverage you or your dependents can elect up to without medical questions. Guarantee issue is only available to newly benefit eligible employees.*