

Discounts and services

Save money. Improve your life.

Looking for ways to help improve your life —financially, mentally, and physically? These discounts and services are available through your group benefits from Principal®. **These discounts are not insurance.**

[Laser vision correction]	Imagine your life free from glasses and contacts. You, your spouse, and dependent children save \$800 with featured providers LasikPlus, TLC Laser Eye Centers, or The LASIK Vision Institute. Or receive 15% off standard pricing or 5% off promotional pricing on LASIK through the National Lasik Network's 600 locations. Administered by LCA Vision. principallasik.com 888-647-3937]
Hearing aid program	Protect your hearing health to improve your quality of life. You, your spouse, children, parents, and grandparents can get discounts up to 48% off hearing aids, including rechargeable and Bluetooth options, with a 60-day trial to ensure full satisfaction. You can also receive a free hearing consultation at any of the 3,000+ locations nationwide. Administered by Start Hearing. www.starhearing.com/partners/principallife 877-890-4694
Emotional health support line	Get help when you're feeling overwhelmed or need support. You, your spouse, and dependent children can call this free, confidential support line 24/7 to reach licensed behavioral health clinicians who can provide emotional support, tips for coping, and referrals to local resources. If your employer offers an employee assistance program (EAP), use it instead. 800-424-4612

[Available with your [dental and vision insurance] [dental insurance] [vision insurance]

[Vision care]	Protect and improve your family's vision. You, your spouse, and dependent children can get discounts on LASIK surgery from a network of VSP providers. You'll also receive discounts on eye exams, prescription glasses and lenses, and contact lens evaluations and fittings. principal.com/vsp and select the VSP Choice Network 800-877-7195]
[Dental Health EdgeSM]	Get the information you need to make better decisions about oral health care. You can go online and submit a dental care question and get a response from a dentist in one business day. A dental cost estimator shows approximate costs in a ZIP code. And you can access articles about dental health topics plus get information about how dental coverage works. http://c3.go2dental.com/scontent/]

[Available with your disability insurance]

Employee assistance program (EAP)	Count on help to be there when you need it. You and your family have access to free, confidential resources to help handle life's challenges. Talk with a licensed, EAP professional by using in-person or virtual counseling. Use the legal, financial, and identify theft services ¹ to work through issues. And access webinars, live talks, and articles on a variety of topics. Member.MagellanHealthcare.com [then enter "Principal Core" as the program name] [phone-XXX-XXXX]
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[Available with your life insurance]

[Travel assistance]	Ease some of the worries of traveling—whether in the U.S. or internationally. You, your spouse, and dependent children have access to a variety of benefits provided through AXA Assistance ² . These services include travel and medical assistance plus emergency medical evacuation benefits. Assistance is available for travel 100+ miles away from home for up to 120 consecutive days. Available with group term life insurance only. principal.com/travelassistance]
Will & Legal Document Center	Consider creating your simple legal documents online. These online resources and tools, provided by ARAG ^{®3} , are easy-to-use. You and your spouse can prepare, print, and store essential legal documents — such as a will, living will, healthcare power of attorney, durable power of attorney, and medical treatment authorization for minors. Plus, you can access estate planning tools and resources, and a personal information organizer. principal.araggroup.com [Contact your employer for your group policy number.] [Enter your group policy number: xxxxxx]
Identity theft kit	Be proactive in protecting one of your most important assets—your identity. If your identity is stolen, despite your best efforts, you'll get valuable tips on how to restore it. principal.araggroup.com [Contact your employer for your group policy number.] [Enter your group policy number: xxxxxx]
Beneficiary support	Get help coping with the death of a loved one. Beneficiaries receive help coping with the emotions and financial decisions that surface when a loved one dies. Services include grief support from Magellan Healthcare and financial review from Principal [®] . Spouses and dependents receive three months of free online will preparation services provided by ARAG. ³ Information is provided after the loss of a loved one.]

principal.com

Insurance products issued by Principal Life Insurance Company[®], a member of the Principal Financial Group[®], Des Moines, IA 50392.

The discounts and services listed here are available to members, and/or their dependents or beneficiaries, with group coverage underwritten by or with administrative services provided by Principal Life Insurance Company. The discounts and services are not a part of the policy or contract and may be changed or discontinued at any time.

For group life policies issued in New York: travel assistance, Will & Legal Document Center, identity theft kit, emotional health support line, and beneficiary support are not available; laser vision correction and hearing aid program are only available with dental or vision insurance. ARAG Services, LLC, AXA Assistance USA, Inc., LCA Vision, Magellan Healthcare, Start Hearing, and VSP are not affiliated with any company of the Principal Financial Group[®]. Third party providers are solely responsible for their products and services.

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^[1] Not all services available to group policies issued in New York.]

^[2] Participants are responsible for any incurred fees or expenses. Indemnified transportation services are administered by AXA Assistance USA, Inc. and underwritten by a third party licensed insurance company.]

^[3] The use of the services provided by ARAG Services, LLC should not be considered as a substitute for consultation with an attorney.]

Principal and its affiliates are not responsible for any loss, injury, claim, liability, or damages related to the use of the discounts and services.