

Financial Designs is partnered with The Principal Financial Group to provide outstanding service to your group clients with a robust menu of product offerings.

LINES OF BUSINESS	Disability (Short Term/Long Term)	Life Insurance
	<ul style="list-style-type: none"> • Help employees plan for the unexpected • Protect employees income • Standard and optional features – choose from a range of benefit • Percentages • Maximum benefits • Elimination periods • Benefit payment periods • Incremental periods 	<ul style="list-style-type: none"> • Group term life and Voluntary term life • Flat amount, percent of salary or combination • Guaranteed coverage available • Wavier of premium available • Dependent coverage optional • Conversion is available if needed • Accelerated benefits: 75% up to \$250,000
	Dental Insurance	Vision Insurance
	<ul style="list-style-type: none"> • Large network with a nationwide reach • Multiple deductible, coinsurance and maximum • More than one plan to choose from <ul style="list-style-type: none"> • PPO • EPO • POS • DHMO 	<ul style="list-style-type: none"> • Exams covered with \$10 co-pay every 12 months • Network of VSP providers • Discounts on name-brand eyewear • Glasses and contacts • Lenses: one pair every 12 months • Frames: up to \$150 every 12 or 24 months • Elective contacts: up to \$150 every 12 months • Necessary contacts: covered in full every 12 months after \$10 or \$25 co-pay

CONTACTS	Product Questions, Training and Service
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