



Offer your clients' employees even more protection

Critical illness* and accident insurance from Principal® help employees protect their financial security in the event of a serious illness or accident. And as of Sept. 1, 2021, the coverages will be even more robust with a new infectious disease benefit and enhanced wellness/health screening benefit in **approved states**—at no additional cost to policy holders.

Infectious disease benefit - critical illness

When an insured person is diagnosed with a covered infectious disease—including COVID-19—they receive a lump-sum cash benefit to use in any way they choose, regardless of other insurance they have, or actual expenses

incurred. The infectious disease benefit will be automatically included with critical illness policies. Here are some of the specifics:

- **Benefit qualification.** The insured is hospitalized for at least three days for a covered infectious disease or dies from that disease after being confined.
- **First occurrence.** 25% of the critical illness benefit.
- **Multiple payouts.** 25% of the critical illness benefit for additional occurrences if the applicable separation period is met.

[See full details](#)

Wellness/health screening benefit – accident and critical illness

The wellness/health screening benefit pays out when an employee or insured dependent has a covered wellness screening or procedure. And now we're adding adult/child immunizations and annual physicals to the lists of eligible tests and procedures.

[See full details](#)

Let's connect

Contact me if you'd like to learn more about the new infectious disease benefit or enhanced wellness/health screening benefit.

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*Specified disease in NY.

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