

What's covered by critical illness insurance?

Life doesn't always go as expected. Serious illnesses happen. And while medical insurance helps pay for medical expenses, and disability insurance replaces a portion of lost income, they may not cover all the costs associated with having a serious illness.

Critical illness⁽¹⁾ coverage from Principal® provides a lump-sum cash benefit to help you manage financial challenges during a difficult time. So you or a loved one can focus on getting well, rather than thinking about managing your finances. If you choose to purchase this coverage and are diagnosed with a specified critical illness after your plan starts, you may receive a lump-sum payment that you can use any way you like. Check out the full list of covered illnesses below.

Covered illnesses:⁽²⁾

- Alzheimer's disease
- Amyotrophic lateral sclerosis
- Benign brain tumor
- Carcinoma in situ
- Coma⁽²⁾
- Coronary artery disease
- Heart attack
- Invasive cancer
- Loss of hearing⁽²⁾
- Loss of sight⁽²⁾
- Loss of speech⁽²⁾
- Major organ failure
- Multiple sclerosis
- Occupational infectious disease⁽²⁾
- Paralysis⁽²⁾
- Parkinson's disease
- Skin cancer⁽²⁾
- Specified infectious disease
- Stroke

Mental health disorders:⁽³⁾

- Bipolar disorder I
- Post-traumatic stress disorder
- Schizophrenia

Childhood conditions:

- Cerebral palsy
- Cleft lip/palate
- Cystic fibrosis
- Down syndrome
- Muscular dystrophy
- Spina bifida

Infectious disease benefit:⁽⁴⁾

- COVID-19
- Diphtheria
- Encephalitis
- Legionnaire's disease
- Lyme disease
- Malaria
- Meningitis
- Methicillin-resistant staphylococcus aureus (MRSA)
- Necrotizing fasciitis
- Osteomyelitis
- Poliomyelitis
- Rabies
- Sepsis
- Tetanus
- Tuberculosis

⁽¹⁾ Specified disease in New York.

⁽²⁾ In Idaho, these illnesses are not covered: coma, loss of hearing, loss of sight, loss of speech, and paralysis. In New Jersey, these illnesses are not covered: coma or skin cancer. In California, skin cancer is referred to as specified skin cancer, and there are no benefits for occupational infectious disease.

⁽³⁾ Not available in Montana or Virginia. Mental disorders are payable at 25%. In New Jersey, first occurrence is payable at 100%.

⁽⁴⁾ In Maine, New Hampshire, and New Jersey, hospitalization not required. In New Jersey, first occurrence is payable at 100% and COVID-19 is not a covered condition.

Product details

- To qualify for benefits, the critical illness diagnosis must occur after your coverage effective date.
- Infectious disease benefit
 - › To receive the benefit, you must be confined to the hospital for at least three continuous days.
 - › Benefits are payable at 25% of the benefit payable if an infectious disease benefit occurs.
- Children are automatically covered for 25% of the benefit at no additional cost. You can also choose to enroll your spouse for up to 100% of the benefit.
- For further product specifications, please reference your booklet provided by your employer.



**Help strengthen
the security of
your financial future.**

Talk to your employer about critical illness insurance and the other voluntary benefits your organization provides that may ultimately help protect your financial outlook.



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NOT FOR USE IN AZ, NM, AND WA.

CRITICAL ILLNESS INSURANCE PROVIDES LIMITED BENEFITS. This is an overview of the benefits critical illness insurance provides, but there are limitations and exclusions. For cost and coverage details, contact your employer or reference the policy definitions and provisions. Policy definitions and provisions may vary by state. Read the policy carefully for the exact definitions and provisions. If there is a discrepancy between the policy and this document, the actual policy provision prevails. For complete coverage details, refer to your booklet.

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