Group benefits

Group benefits perfect for attorneys

Association of Legal Administrators

Your attorneys and staff have specific needs when it comes to insurance. Let us help. As an Association of Legal Administrators (ALA) business partner, Principal® offers employee benefit programs exclusively for ALA members.

Offer a budget-friendly benefit

As an ALA member, you can keep your budget in check by taking advantage of these discounts and programs:

- **Preferred pricing.**[1] Available on all group insurance products.
- **Three-year rate guarantee.** Available when you offer three or more group insurance coverages from Principal, including voluntary products.
- **Multiple product discount.** Available on employer-paid coverages when you offer three or more qualifying coverages from Principal. The more products you purchase, the more savings you can get.

Group benefits

Principal offers affordable and flexible group insurance:

- Dental
- Disability
- Life
- Vision
- Critical illness[2]
- Accident

Long-term disability coverage designed for attorneys

Our group disability insurance is particularly well-suited to attorneys' needs. Here's how:

Feature	Benefit
Maximum monthly benefit	Up to $20,000 available if you have 50+ employees to cover.[3]
Specialty own occupation	Defines a disability as being unable to work in a **given specialty of law**.[1]
Business protection	Helps cover overhead expenses and keep your firm on its feet if a key shareholder or partner becomes disabled.[3,4]
Extended earnings protection	Helps attorneys bridge the potential earnings gap for up to 6 months while they work to rebuild their client base.[1]
Employee Assistance Program (EAP)	Provides recommendations and information to help employees with life's everyday and not-so-everyday challenges. You have the option to purchase additional services, such as face-to-face visits, if your group has 20+ employees.[5]
Work incentive benefit	Offers a 24-month work incentive benefit for employees who return to part-time work. In many situations, disabled attorneys working part-time may receive up to 100% of their predisability pay with income from return-to-work earnings, disability benefits and other income sources.

You can count on Principal

No matter what your business size or budget, we offer a variety of affordable and flexible options, including group dental, short-term and long-term disability, life, vision, critical illness, and accident. In addition to a broad portfolio, you'll find:

- Education resources and services help educate employees about benefits.
- Easy enrollment processes make less work for you.
- Discounts and services focused on financial, mental, and physical health.
- Generous life maximum and guaranteed issue limits.

Make online benefits administration easier

Use our eBenefits Edge Total Management[6] to streamline both your enrollment and ongoing administration. This competitively priced service consolidates your benefits into a single system—no matter how many providers you use.

Let's connect | Contact your local sales representative.

[1] For 5+ enrolled lives and at least one new line of coverage.

[2] Specified disease in New York.

[3] Subject to underwriting approval.

[4] For 10+ enrolled lives and at least one new line of coverage.

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

[6] To be eligible, employers having 75+ employees must offer two qualifying Principal group products; employers having 50-74 employees must offer three qualifying Principal group products.

Insurance issued by Principal Life Insurance Company, 711 High Street, Des Moines, IA 50392-0002.

This summary is not a complete statement of the rights, benefits limitations or exclusions of the coverage described here. For cost and coverage details, contact your Principal® representative. This program cannot be combined with any other special underwriting program and may be subject to change or discontinuation at any time. Some features not available in all states. ALA is not a member of the Principal Financial Group®.

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