



Discounts and Services

Indiana Bankers Association Group Trust

Through your group benefits with Principal Life Insurance Company, you are eligible for several discounts and services. Use them to help make a positive impact on your physical and fiscal well-being. Offered by some of the most trusted companies in the U.S., these discounts and services are one more way Principal Life gives you an edge. **These discounts are not insurance.**

Available with all products

Prescription Drug Program – You and your entire family can access this discount program, provided by OneBeacon Services®. Save an average of 40% on generic drugs and 15% on brand-name drugs.¹
www.principal.com/prescriptiondrug

Laser Vision Correction – Through the National Lasik Network, administered by LCA-Vision, Inc., you, your spouse and dependent children receive savings on one of the most frequently performed elective surgeries in America. The discount includes 15% off standard pricing or 5% off promotional pricing.
www.principallasik.com or 888-647-3937

Hearing Aid Program – You, your spouse, children, parents and grandparents can receive free annual hearing screenings through American Hearing Benefits, Inc. In addition, you are all eligible for up to 60% off digital hearing aids as well as a two-year warranty at no additional charge. www.americanhearingbenefits.com or 866-925-1287

Weight Loss – Weight Watchers®, America's trusted name in weight loss, has been helping people lose weight for more than 40 years and offers different weight loss plans to meet your needs. Receive \$10 off a three-month subscription to Weight Watchers Online. www.principal.com/weightwatchers

Oral Health Care – Receive discounts – 50% off the first order and 25% off reorders – on Epic brand toothpaste, oral rinse, mints and gum. Epic products contain Xylitol, a natural sweetener that prevents bacteria from producing enamel-dissolving acid. www.epicdental.com or 866-920-4200 Promotional code: PR25FT

Magazine Program – Purchase a one-year subscription to *Diabetic Living*® from the publisher of *Better Homes and Gardens* for just \$8. www.principal.com/diabeticliving

¹ This discount program is NOT insurance or a Medicare prescription drug program and may not be available in all states. OneBeacon Services® is a member of OneBeacon, and its services are provided by third parties.

Available with life

Travel Assistance – You, your spouse and dependent children (whether traveling together or separately) have access to travel, medical, legal and financial assistance plus emergency medical evacuation benefits **provided by AXA Assistance**² when traveling domestically or internationally more than 100 miles from home for up to 120 consecutive days. Available with group term life insurance only. www.principal.com/travelassistance

Will & Legal Document Center – You and your spouse have free access to resources and tools provided by ARAG³ to create a Will, Living Will, Healthcare Power of Attorney, Durable Power of Attorney and Medical Treatment Authorization for Minors. Estate Planning resources and a Personal Information Organizer are also included. www.ARAGwills.com/Principal. Enter your group policy number: N2437

Identity Theft Kit – This valuable resource from ARAG provides you with information on how to protect your identity and restore it if stolen. www.ARAGwills.com/Principal. Enter your group policy number: N2437

Beneficiary Support – Beneficiaries receive Grief Support Services from Magellan Health Services. Financial professionals are available to help beneficiaries with insurance proceeds. Spouses and dependents also receive three months of free online access to will preparation services provided by ARAG.

Available with disability

Employee Assistance Program – You and your immediate family can receive help coping with life's everyday, and not so everyday, challenges with an Employee Assistance Program (EAP) from Magellan Health Services. The program provides help in dealing with family matters such as divorce, as well as providing resources on parenting, safety and community services. Employees age 50+ receive a free one-year membership to AARP; employees under age 50 can transfer their membership to someone age 50+. www.MagellanHealth.com/member or 800-450-1327

² Participants are responsible for any incurred fees or expenses. Insured 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 Life and its affiliates are not responsible for any loss, injury, claim, liability or damages related to the use of the discounts and services.



WE'LL GIVE YOU AN EDGE[®]

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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. Although Principal Life has arranged to make these programs available to you, the third party providers are solely responsible for their products and services.