



Meet The Principal® 10 Best Companies

PMSLIC Insurance Company

Mechanicsburg, Pa.

Type of business: Professional liability insurance for physicians in Pennsylvania		
Number of employees: 98	Founded: 1978	Web site: www.pmslic.com

Benefit highlights:

- 95 percent employer-paid medical insurance premiums for employees
- 90 percent employer-paid medical insurance premiums for dependents
- 401(k) plan with an employer match of 100 percent up to 5 percent of pay deferred; average employee deferral of 7.7 percent
- Defined benefit pension plan
- 100 percent employer-paid premiums for short- and long-term disability insurance

Percent of employees participating in 401(k) plan:

93 percent

How they've dealt with rising medical insurance costs:

PMSLIC saw a 12 percent increase in medical insurance costs last year, preceded by several years of "significant increases," according to Julie Burns, vice president of human resources for PMSLIC. "To combat the biggest driver of health insurance costs, we modified our prescription drug plan design to a three-tier co-pay structure for both retail and mail order a couple of years ago. For 2006/2007, we moved to a community rated plan and implemented a wellness program, so our increases are more moderate," Burns explains.

Other interesting facts:

- Offers a formal wellness program comprised of speakers, screenings, flu shots, weight loss subsidization and a walking program
- Offers employees and their spouses access to a financial planner



WE'LL GIVE YOU AN EDGESM

Principal Life Insurance Company, Des Moines, Iowa 50392-0001, www.principal.com