

Risk Protection Benefits Checklist



The Principal 10 Best Companies understand that a well-rounded benefits package can provide employee financial security and protection from risks, including disability and premature death. Use this checklist to see if you are doing everything you can to help ensure employees are protected financially in the event of the unexpected.

- Do you offer a mix of employer-paid and voluntary (employee-paid) benefits?** First meet employees' basic protection needs and then offer voluntary benefits to supplement.
- Do you make it easy for employees to pay for voluntary benefits?** Offer payroll deduction to make it more convenient for employees to pay for supplemental insurance.
- Are you making dental and vision coverage available to employees?** Dental insurance is one of the most desired benefits according to The Principal Financial Well Being IndexSM.
- Is your long-term disability coverage truly long term?** Consider making long-term disability coverage last through retirement age.
- Do you provide one-on-one meetings to educate employees about their risk-protection benefits?** Many employees do not appreciate the need for voluntary (employee-paid) benefits until they need additional insurance coverage. Individual meetings can help employees see how these benefits really make a difference in their long-term financial security.
- Are you looking for risk protection benefits that come with value-added services such as travel and accident coverage, employee assistance programs, will preparation?** This is an affordable way to show employees how much you care about their personal financial protection.
- Have you looked into increasing the amount of life insurance coverage?** It is a very inexpensive benefit to provide, but goes a long way toward helping employees feel financially secure.
- Do you include survivor support services in your life insurance coverage?** Companies that do find it is greatly appreciated by employees who experience a loss in their families.



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