



IBA Group Insurance Trust

Top Ten Reasons to Join

Meet your group's benefit needs with the IBA Group Insurance Trust (the Trust). Working with Principal Life Insurance Company (Principal Life), the Trust provides you with flexible, comprehensive insurance benefits that offer you:

- 1. Increased buying power.** By joining together with other member financial institutions, you can significantly increase your buying power and leverage lower premiums.
- 2. Built-in wellness and disease management programs.** Principal Life offers comprehensive wellness and disease management programs that help cut claim costs by identifying health risks earlier when they are most treatable and less costly.
- 3. A focus on financial institutions.** The Trust is a group benefits program designed for financial institutions and run by financial institution executives. Count on us to continually look for ways to better serve you and other members.
- 4. Single source solutions.** With just one provider, you have access to a full offering of benefits including: medical, dental, vision, short-term disability, long-term disability, flexible spending accounts, group term life insurance and accidental death and dismemberment coverage. Since all of these services are available from just one carrier, administration is easy and streamlined.
- 5. Attentive customer service.** You won't get the runaround when you have questions. A dedicated team of Principal Life claims representatives and account managers provide attentive service and quick problem resolution. In our annual customer survey, members of the Trust gave us strong ratings on quality of service provided by our service representatives.

6. **Flexibility.** The Trust offers many benefit design options so that you can get the benefits that are right for your organization. Whether you want to increase your employee benefits or reduce benefit costs, the Trust can meet your needs with proven solutions.
7. **The latest technology.** Online, you and your employees have 24/7 access to benefit information, claims history, Web-based health and health care education tools and more. For added convenience, you can enroll your employees online.
8. **Financial soundness.** Established in 1957, the Trust continues to be a financially sound insurance arrangement, consistently receiving high marks from frequent audits conducted on our benefit designs and claims paying process.
9. **The advantage of a participating funding arrangement.** In traditional fully-insured benefit designs, premium overpayments are kept by the insurance carriers. In the Trust's arrangement, you receive your surplus premiums in the form of premium credits.
10. **Coverage for directors and retirees.** Based on your group's needs, the Trust offers coverage for directors and retirees. This feature allows you to stay competitive in the employment marketplace.

FOR MORE INFORMATION

Contact your representatives at Principal Life at 800-331-3287.
Drew Tomasik, ext. 43832 or **Carol Jobe**, ext. 43812



WE'LL GIVE YOU AN EDGE®

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