



January 13, 2015

Dear Missouri Golf Association Members:

I am pleased to announce that Missouri Golf Association has partnered with Principal to offer you voluntary products such as **Life, Dental and Vision** at a pre-negotiated cost. This partnership will allow both large and small association members to access voluntary products quickly and easily without having to obtain quotes and go through underwriting. Principal has also given all members that participate, a **one-time offer of \$60,000** in Employee Voluntary Life benefits with **no health questions**. Below are some of the features the plans provided.

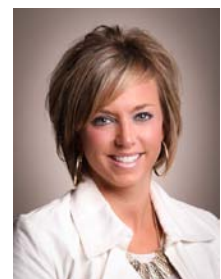
- **Dental** – No Waiting Periods
 - 3 tiers of coverage
 - Preventative, Basic, and Major
 - Deductible waived for Preventative Services
 - Maximum Accumulation Plan allowing a portion of unused benefits to carry over to the next year’s maximum benefit.
- **Life** – Rates based on age
 - **Guarantee Issue** up to \$60,000 employee benefit (up to age 70)
 - Up to \$20,000 Guarantee Issue for Spouse (up to age 70)
 - Up to \$10,000 Guarantee Issue for Child (over 14 days old)
 - Accidental Death and Dismemberment also available
- **Vision** – Employee Monthly Rate of \$8.64
 - Exams - \$10 copay every 12 months
 - Glasses - \$25 copay with \$150 frame allowance
 - Elective contacts – up to \$60 copay for exams and fitting
 - \$150 allowance for contact lenses
 - Additional savings available for Sunglasses and Laser Vision Correction

Missouri Golf Association, with its two MGA Benefit Advisors, will be working together on this and additional employee benefit programs. Please contact Leslie Verslues at 573.645.2008 or Christie Landwehr at 573.691.9911 regarding these Principal programs or other employee benefits programs. Or you may contact our office for additional details.

Scott Hovis
Executive Director
Missouri Golf Association



MGA Benefit Advisors
Leslie Verslues



MGA Benefit Advisors
Christie Landwehr