

SUPERIOR CLAIMS EXPERIENCE

At Pacific Life, we are dedicated to making employee benefits as seamless as possible. From the initial intake to the benefit payment, our mission is to ensure your employees have the best possible claims experience.



○ DIGITAL ADVANTAGE:

Our digital approach makes filing and processing claims fast and accurate. It simplifies the entire process, making it easier and more convenient to get claims paid quickly.

Online access to information and documents



○ INNOVATIVE EVENT-BASED CLAIMS:

We've made filing claims stress-free. Your employees tell us what happened, and we'll handle the rest, identifying applicable coverages and helping maximize their benefit payments. Plus, employees only have to provide the details once at intake, eliminating the need to resubmit information for related claims.

One event and one submission to identify all coverages to maximize benefit payments



○ SUPERIOR CLAIMS SUPPORT:

Our Claims Specialists are well-trained in medical terminology and have access to various support resources. They understand people's needs and handle complex claims with empathy and care. Their in-depth knowledge of specific insurance products ensures claims are managed with high accuracy and efficiency.

Cohesive, consistent team; specialists have extensive training and, on average, up to 15 years or more of experience



○ QUALITY CLINICAL REVIEW:

The Clinical team includes physicians and registered nurses (RNs) who work with Claims Specialists to help analyze complex medical information, resulting in a holistic review of the employee's situation. Our clinicians take a proactive approach by reaching out to doctors' offices and conducting nurse-to-nurse calls to verify crucial information.

Physicians and RNs, adept at working with doctors' offices, conduct thorough assessments tailored to each situation, including reviewing medical records and determining any restrictions and limitations



○ VOCATIONAL RESOURCES:

Our Vocational Resources team includes experts specializing in return-to-work (RTW) programs. They work with nurses, Claims Specialists, and employers to support and enable return to work efforts.

Masters-level vocational teams collaborate with clinical experts to create a range of RTW programs, from conditional to full-time plans, supporting employers and employees

CHOOSE PACIFIC LIFE FOR SUPERIOR CLAIMS MANAGEMENT

At Pacific Life, we are committed to providing your employees with the best possible experience when it comes to claims. Our innovative solutions make it simple to initiate claims, while our professional support teams ensure a comprehensive coverage evaluation. We offer easy access to information, fast decisions, and prompt payments, making the entire process seamless. You can rely on us to prioritize the well-being of your employees every step of the way.

Learn more at:
www.pacificlife.com/workforcebenefits

Pacific Life refers to Pacific Life Insurance Company and its subsidiary Pacific Life & Annuity Company. Insurance products can be issued in all states, except New York, by Pacific Life Insurance Company and in all states by Pacific Life & Annuity Company. Product/material availability and features may vary by state. Each insurance company is solely responsible for the financial obligations accruing under the products it issues.

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