

Pacific Life is revolutionizing employee benefits with a premier, comprehensive, friction-free, digitally native experience.

Life and AD&D Insurance

Pacific Life Group Term Life Insurance includes basic and voluntary plans with Accidental Death and Dismemberment (AD&D), empowering employers to offer protection for employees and their families. This provides peace of mind by helping to cover expenses and loss of income in a time of need.

Digital Evidence of Insurability

We're digitally integrated with key Benefits Administration platforms for a seamless enrollment experience and a digital, automated **Evidence of Insurability (EOI)** process for ease of submission and fast decisions.

- Online, paperless application
- Majority of evaluations will be immediate without additional medical information



Life Insurance Plan Details

Features	Description
Plan Sizes	Small and large groups; from as few as 2 enrolled
Contributions	Basic Employer-Paid and Voluntary Employee-Paid plans are available
Dependent Coverage	Available to add spouse and children
Retiree Coverage	Available
Death Benefit	Flat benefit amount or increments
Repatriation	Standard with AD&D; available with Life with no AD&D
Living Benefits	Accelerated Benefit Option, Waiver of Premium, Portability, and Conversion
Continuation of Coverage	Family and Medical Leave Act (FMLA), leave of absence, layoff, and other options available

Accidental Death & Dismemberment Plan Details

AD&D insurance is available with a corresponding life insurance plan and a benefit amount that matches the life coverage amount.

Features	Description
Loss of Life	Accidental death
Serious Injury	Loss of member(s) such as arm, hand, leg, foot; loss of eyesight, hearing, or speech; paralysis
Additional Features	Exposure, coma, common disaster, critical burn, home alteration & vehicle modification, felonious assault, seat belt, airbag, disappearance, repatriation, child tuition, spouse tuition, childcare

Life Policy Form Series ICC23 PLICGTLP and ICC23 PLICGTLC or ICC23 PLAGTLP and ICC23 PLAGTLC
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