

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

Critical Illness Insurance

Provide Added Financial Security

Every 60 seconds, 4 Americans are diagnosed with a new case of cancer. Every 40 seconds, someone experiences a heart attack or stroke.¹

Pacific Life Critical Illness Insurance provides extra support to employees in the event of a serious medical diagnosis, including:

- **Immediate Financial Assistance:** When an employee is diagnosed with a covered illness, Pacific Life provides a payment directly to the employee.
- **Comprehensive Coverage:** Pacific Life Critical Illness covers a wide range of critical illnesses, like heart attacks, strokes, cancer, Alzheimer's disease, and many others.
- **Event-Based Claims:** An innovative approach to the traditionally unpleasant task of filing claims. Online or by phone, the employee tells us what happened, and we do the rest, identifying applicable coverages and helping maximize their benefit payments.



Click or scan
to watch
our video

¹ American Cancer Society, Centers for Disease Control and Prevention for Heart and Stroke.



Your employees can get benefits when they are diagnosed with conditions that may require a trip to the Emergency Room, Urgent Care, a visit to the doctor, or the use of telemedicine. These benefits can help supplement expenses like medical plan deductibles and copays, which may not be covered by their major medical insurance.

Key Features

- No lifetime maximum
- Family Care – Benefit for adult care or childcare costs after hospitalization
- Recurrence benefits if re-diagnosed
- Coverage for key critical illnesses:
 - Sudden Cardiac Arrest – Affects about 1,000 people a day²
 - COVID-19 complications resulting in hospitalization
 - Skin Cancer – Impacts 1 in 5 Americans by age 70³
 - Autism Spectrum – For treatment related to autism
 - Pregnancy complications resulting in hospital stay
 - Annual wellness screening benefit

Example of Benefits Paid*

Ivan, a young engineer known for his love of the outdoors, learned he had invasive cancer only months before his baby was due to arrive. With these health events and both incomes impacted, the stress mounted quickly.

In this scenario, Pacific Life Critical Illness pays benefits directly to Ivan when he:

- Receives a diagnosis: \$10,000
- Needs hospital admission: \$300
- Goes for a second opinion: \$50

Total: \$10,350

* Benefit features and availability may vary depending on the employer's state and plan design selection. The Certificate of Coverage includes comprehensive details, including limitations and exclusions.

² Heart Disease and Stroke Statistics – 2022 Update: A Report From the American Heart Association.

³ Skin Cancer Facts & Statistics.

Learn more at: www.pacificlife.com/workforcebenefits



Plan Features and Options

Features	Standard Options (Flexible plan designs available)
Standard Rate Guarantee	2 years
Contribution	Voluntary
Target Market	Small to medium employer group sizes
Participation	>10% of eligible employees
Takeover	Yes
Eligibility Waiting Period	None
Dependent Children	Birth to age 26, regardless of student status
Coverage Termination Age	Age 80

Coverage	Benefit Amount Options (Guaranteed Issue)			
Employee	\$5,000	\$10,000	\$15,000	\$20,000
Spouse	\$2,500	\$7,500	\$7,500	\$10,000
Children	\$1,250	\$2,500	\$3,750	\$5,000

Plan Details

Some of the covered conditions in Critical Illness are shown below with percentages that apply to the benefit amount.

Critical Illnesses Covered**	Benefit Amount Paid
Heart Attack (Myocardial Infarction)	100%
Sudden Cardiac Arrest	25%
Stroke	100%
Invasive Cancer	100%
Non-Invasive Cancer	25%
Skin Cancer	5%
End-Stage Renal Failure	100%
Major Organ Failure (Excluding the Kidney)	100%
Coronary Artery Disease (Angioplasty or Atherectomy)	25%
Aneurysm (Abdominal Aortic, Thoracic Aortic, Brain)	100%
Coronary Artery Disease (Bypass Surgery)	50%
COVID-19 (Requires Hospitalization)	5%
Heart Catheterization	5%
Severe Burns	25%
Hospitalization Due to Pregnancy Complications	\$500
Benign Brain Tumor	100%
Bone Marrow Transplant	100%
Multiple Sclerosis	100%

Plan Details (continued)

Critical Illnesses Covered**	Benefit Amount Paid
Coronary Artery Disease (Stent Implantation)	25%
Childhood Conditions	100%
Addison's Disease	25%
Advanced Alzheimer's or Dementia	50%
Advanced Parkinson's	50%
Amyotrophic Lateral Sclerosis (ALS)	50%
Coma	25%
Loss of Sight	25%
Loss of Speech	25%
Loss of Hearing	25%
Huntington's Disease	10%
Occupational HIV	50%
Occupational Hepatitis	10%
Paralysis	25%

Additional Benefits Covered**	Benefit Amount Paid
Second Opinion	\$50
Hospital Admission	\$300 (5 nights per plan year)
Companion Lodging	\$150 (20 nights per plan year, 150 miles)
Non-Local Transportation	\$300 (2 round trips per plan year, 150 miles)
Family Care (Child and Adult)	\$75 (10 days per plan year)
Wellness (Health Screening, Mammography, Genetic Testing, Family Caregiver, Behavioral Health)	\$50 (1 Wellness Benefit per plan year)

** Critical Illness is contributory, which means employees pay the cost. Coverage options may include spouse and children, but the employee must be enrolled in the insurance to enroll their dependents.

Policy Form Series: PLA-CI-POL23, PLA-CI-CERT23. Form numbers, provisions, and availability may vary by state. The state-approved form is the governing document. Critical Illness policy forms issued in Idaho include: PLA-CI-POL23-ID and PLA-CI-CERT23-ID.

Critical Illness insurance plans are underwritten by Pacific Life & Annuity Company (Pacific Life).

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 availability and features may vary by state. Each insurance company is solely responsible for the financial obligations accruing under the products it issues.

The home office for Pacific Life & Annuity Company is located in Phoenix, Arizona. The home office for Pacific Life Insurance Company is located in Omaha, Nebraska.

Copyright 2024 © Pacific Life Insurance Company
WB-82

