

EVENT-BASED CLAIMS

With Pacific Life's Workforce Benefits, our innovative event-based claims approach replaces the traditionally unpleasant task of filing multiple claims for a single event. With event-based claims, you tell us what happened, and we do the rest, automatically identifying applicable coverages and helping maximize your benefit payments. When you have an event like an injury, sickness, or a hospital visit, you participate in a one-time submission that goes like this:

ONE EVENT ONE SUBMISSION



SOMETHING HAPPENS:

You've had an injury, received a diagnosis, received treatment, or suffered the loss of a covered dependent. Or, you need to claim a Wellness Benefit.



TELL US ABOUT IT:

You tell us what happened, online or by phone, and we guide you through a simple claims process.

WE DO THE REST:

- Pacific Life evaluates your submission and automatically generates claims on all related coverages
- Provides you with the status of your claims and notifies you of any additional documents to upload
- Makes sure to maximize all applicable Pacific Life benefits



YOU GET PAID:

- We pay benefits — across all policies with benefits that apply to the same event — promptly and directly to you, with **one or more** payments.

YOU'RE OUR NUMBER **ONE** PRIORITY

Event-based claims simplifies your efforts while maximizing your benefits, letting you focus on what is important. And you're not in it alone. Our experienced claims specialists are here to support you along the way.

Pacific Life makes claims easy for prompt direct payments, giving you added financial security for life's unexpected events.

HOW TO START A CLAIM

With Pacific Life, you can choose how to get started in the way that's most convenient for you.

LIFE, DISABILITY, ACCIDENT, CRITICAL ILLNESS, HOSPITAL INDEMNITY, AND WELLNESS BENEFITS

When you are ready to start a new claim, connect with us in one of these ways to get started:

- Visit the online portal at www.benefits.pacificlife.com
- Call (855) 810-3301

DENTAL AND VISION

With Pacific Life Dental and Pacific Life Vision powered by EyeMed, in-network providers automatically file claims on your behalf. For out-of-network provider claims, visit the online portal or call us.

Learn more at:
www.pacificlife.com/workforcebenefits

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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.

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