

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 Medial 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 carrier, critical burn, home alteration & vehicle modification, felonious assault, seat belt, airbag, disappearance, repatriation, child tuition, spouse tuition, childcare

Life Policy Form Series: ICC23 PLICGTLP, ICC23 PLICGTLC, PLAGTLP23 and PLAGTLC23. Form numbers, provisions, and availability may vary by state. The state-approved form is the governing document. Life policy forms issued in Idaho include ICC23 PLAGTLP and ICC23 PLAGTLC.

Term Life 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/material 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.

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