



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

ACCIDENT INSURANCE

Provide Added Financial Security

Pacific Life Accident Insurance provides extra support to employees in the event of an unexpected accident or injury, including:

- **Immediate Financial Assistance:** Pacific Life Accident can help cover treatment costs and other everyday expenses by directly providing a payment to the employee.
- **Comprehensive Coverage:** Pacific Life Accident covers injuries resulting in visits to the Emergency Room, Urgent Care, the physician's office, or virtual medical consultations.
- **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.

KEY FEATURES

- Accident Medical Expense (AME) – Benefit paid on most claims to help cover expenses related to the accident
- Organized sports booster – Additional benefit if injured while playing an organized sport
- Concussion – A more common condition than a traumatic brain injury, which is also covered
- Conditions such as behavioral health and post-traumatic stress disorder (PTSD), when caused by an accident
- Annual wellness screening benefit (may include behavioral health screening or personal safety assessment)
- The ability to port coverage
- No waiting period allows for immediate coverage

Your **Benefit Highlight Sheet** outlines what your Accident Insurance benefits pay.

Accident insurance is employee-paid. Eligible spouse and child coverage may also be available, with dependent coverage typically funded by the employee and requiring employee enrollment.



PLAN FEATURES

Features	Standard Options (Flexible plan designs available)
Standard Rate Guarantee	2 years
Contribution	Voluntary
Participation	>10% of eligible employees, with a minimum of 5
Eligibility Waiting Period	None
Dependent Children	Birth to age 26, regardless of student status
Coverage Termination Age	Age 80

PLAN DETAILS

Covered Injuries*	Description
Accident Medical Expense	\$500 (1 time per plan year)
Hospital Admission	\$500 (3 times per plan year)
Hospital Confinement	\$100 (30 days per plan year)
X-ray	\$50 (2 days per plan year)
Inpatient Surgery	\$300–\$1,000 (1 time per plan year)
Outpatient Surgery	\$150–\$500 (up to 3 times per plan year)
Organized Sports Booster	Additional 25% of total benefits paid for the covered accident
Accidental Death	\$25,000 (Spouse \$10,000; Child(ren) \$5,000) Paid in addition to Pacific Life Group Term Life Insurance
Concussion	\$75 (1 day per plan year)
Dislocations/Fractures	Open Reduction (100%) Closed Reduction (50%) Chip Fracture (25%)
Laceration	Ranges from \$50–\$300 per type; up to 3 days per plan year, per type

Example of Benefits Paid*

Gia's children are actively involved in multiple school sports. This year, her son, who plays high-school football, suffered a knee injury during a game.

In this scenario, Pacific Life Accident paid benefits when Gia's son:

- Incurred an Accident Medical Expense: \$500
- Traveled by ambulance: \$300
- Went to emergency room: \$150
- Was admitted to the hospital: \$500
- Underwent inpatient surgery: \$300
- Participated in organized sports: \$524
- Was fitted for a knee brace: \$25
- Obtained X-rays: \$50
- Followed up with doctor visits: \$200
- Received prescriptions: \$20
- Received a wellness benefit: \$50

Total: \$2,619

Learn more at: www.pacificlife.com/accident



Click or scan to
watch our video



**54.5 million Americans, or about 1 out of 5,
seek medical attention each year for an injury¹.**

¹ National Safety Council (NSC), Injury Facts®, 2026.

* 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.

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

Accident 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.

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