PACIFIC LIFE

Pacific Life & Annuity Company

ACCIDENT

Your Added Financial Security Starts Here

Welcome to Pacific Life! Your employer has chosen us to provide you with added security for your health and well-being. With nearly 160 years in business, we help ensure peace of mind. By enrolling, you become part of a community of employees and their families who trust us for exceptional coverage and compassionate support.

ACCIDENT INSURANCE

Pacific Life Accident Insurance helps give you and your family members added financial security for accidental injuries and related expenses.

Click or scan to watch our video

THREE WAYS ACCIDENT INSURANCE PROTECTS YOU

- **Immediate Financial Assistance:** When an accident occurs, Pacific Life provides a payment you can use to help cover treatment costs and everyday expenses so you can focus on recovery.
- **Comprehensive Coverage:** We cover a variety of injuries resulting in visits to the Emergency Room, Urgent Care, the physician's office, or virtual medical consultations.
- **Beyond Medical Bills:** You have the flexibility to choose how to use the money, including essential needs such as mortgage payments or childcare, providing additional financial security.

WHAT ACCIDENT INSURANCE COVERS

Pacific Life Accident Insurance helps offset expenses that may not be covered by you or your family member's medical insurance with benefits to cover:

- Dislocations and fractures
- Hospital admission
- Inpatient and outpatient surgery
- Organized sports injury
- Accident-related post-traumatic stress disorder (PTSD) or behavioral health treatment
- Accident medical expense
- Concussions, lacerations, and more

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

1 out of 5 Americans seek medical attention each year for an injury[1].



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

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

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

Accident 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.

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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