



PACIFIC LIFE

Pacific Life & Annuity Company

CRITICAL
ILLNESS

Your Added Financial Security Start 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.

CRITICAL ILLNESS INSURANCE

Pacific Life Critical Illness Insurance helps give you or your family members added financial security for serious medical diagnoses and related expenses.



Click or scan to
watch our video

THREE WAYS CRITICAL ILLNESS INSURANCE PROTECTS YOU

- **Immediate Financial Assistance:** When you or a covered dependent are diagnosed with a covered illness, Pacific Life provides a lump sum payment directly to you. This helps keep the focus on recovery and less on finances.
- **Comprehensive Coverage:** We cover a wide range of critical illnesses, like heart attack, stroke, cancer, Alzheimer's disease, and many others.
- **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 CRITICAL ILLNESS INSURANCE COVERS

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

- Critical illnesses, including heart attack, cardiac arrest, stroke, and more
- All types of cancer
- Hospitalizations due to pregnancy complications
- Autism spectrum along with other childhood conditions
- Hospitalizations due to COVID-19

Your **Benefit Highlight Sheet** outlines what your Critical Illness insurance benefits pay out.

Every 60 seconds, 4 Americans are diagnosed with a new case of cancer.
Every 40 seconds, someone experiences a heart attack or stroke¹.



Learn more at: www.pacificlife.com/criticalillness

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
- Goes for a second opinion: \$50
- Needs hospital admission: \$300

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.

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

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

Critical Illness 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.

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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