



Pacific Life & Annuity Company

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.

Disability Insurance

Pacific Life Disability Insurance helps you protect a portion of your paycheck if you're unable to work because of sickness, injury, or recovery from childbirth.



Click or scan to
watch our video

How Disability Insurance Protects You

- **Income Protection:** When you're unable to work because of a sickness, injury, or recovery from childbirth, disability insurance helps you meet your financial needs by replacing a portion of your paycheck.
- **Comprehensive Support:** We offer easy claims submission, experienced claims specialists, knowledgeable clinical resources, and thorough return-to-work and accommodation support.
- **Short-Term Disability:** When you're unable to work for a short period of time, benefits replace a portion of your income with a weekly benefit.

44% of employees have no savings set aside for unexpected medical expenses.¹

- **Long-Term Disability:** If your disability requires more time to recover, this is where long-term disability can be helpful. Pacific Life Long-Term Disability offers many of the same benefits as short-term plus a seamless transition from short-term disability to long-term (if necessary) and access to our Employee Assistance Program (EAP) offered through TELUS Health that includes versatile personal, and confidential support services.

More than half of consumers say they would need to rely on personal savings if they lost the ability to earn an income due to illness or injury.²



See Your Income Protection

Your **Benefit Highlight Sheet** shows you what your Disability insurance benefits pay.

¹ Employee Benefit Research Institute (EBRI), Expanding the Benefits Horizon: Employee Understanding, Enrollment, and Financial Vulnerability, Issue Brief No. 663, August 2026.

² 2025 Insurance Barometer Study, LIMRA and Life Happen.

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

Short-Term Disability Policy Form Series: ICC23 PLA DISP, ICC23 PLA STDC, PLA DISPOL 24, and PLA STDCERT 24. Form numbers, provisions, and availability may vary by state. The state-approved form is the governing document.

Long-Term Disability Policy Form Series: ICC23 PLA DISP, ICC23 PLA LTDC, PLA DISPOL 24, and PLA LTDCERT 24. Form numbers, provisions, and availability may vary by state. The state-approved form is the governing document.

Disability policy forms issued in Idaho include ICC23 PLA DISP, ICC23 PLA STDC, and ICC23 PLA LTDC.

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.

TELUS Health is not a subsidiary or affiliate of Pacific Life Insurance.

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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