

PACIFIC LIFE

Pacific Life & Annuity Company
P.O. Box 2310, Omaha, NE 68103

This notice applies to Hospital Indemnity Insurance.

IMPORTANT: This is a fixed indemnity policy, NOT health insurance

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- Visit HealthCare.gov or call 1-800-318-2596 (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website (naic.org) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.

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HOSPITAL INDEMNITY

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.

HOSPITAL INDEMNITY INSURANCE

Pacific Life Hospital Indemnity Insurance helps give you and your family members added financial security for hospital stays and related expenses.

THREE WAYS HOSPITAL INDEMNITY INSURANCE PROTECTS YOU

- **Immediate Financial Assistance:** When a health challenge strikes, Pacific Life provides a lump sum payment to help cover treatment costs and everyday expenses so you can focus on recovery.
- **Comprehensive Coverage:** We cover hospital admissions, Emergency Room and Urgent Care visits, doctor's appointments, and other treatments.
- **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 HOSPITAL INDEMNITY INSURANCE COVERS

Pacific Life Hospital Indemnity Insurance helps ease the financial burden caused by hospital expenses, providing benefits for coverages such as:

- Hospital admission and confinement
- Intensive Care Unit (ICU) admission and confinement
- Inpatient and outpatient surgery
- Outpatient infusion
- Inpatient and outpatient behavioral health facility
- Rehabilitation for substance abuse
- Newborn nursery confinement
- Home health care
- Family care and more

Click or scan to watch our video

Your **Benefit Highlight Sheet** outlines what your Hospital Indemnity insurance benefits pay out.

Hospital admissions exceed 34 million each year, representing roughly 1 in 10 Americans[1].



Example of Benefits Paid*

Andrea knew heart disease ran in her family, but she didn't expect an emergency coronary stent at age 42 during her vacation. In this scenario, Hospital Indemnity paid benefits directly to Andrea when she:

- Went to the emergency room: $100
- Was admitted to the hospital: $500
- Underwent inpatient surgery: $100
- Recovered in the hospital: $200
- Underwent lab work: $25
- Received prescriptions: $20
- Needed a place for family to stay nearby: $300
- Received a wellness benefit: $50

Total: $1,295

[1] American Hospital Association. Fast Facts on U.S. Hospitals, 2025.

* 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.

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

Hospital Indemnity Policy Form Series: PLA-HI-POL23, PLA-HI-CERT23. Form numbers, provisions, and availability may vary by state. The state-approved form is the governing document. Hospital Indemnity policy forms issued in Idaho include PLA-HIPOL23- ID and PLA-HI-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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