



## WELLNESS BENEFITS



### **ACCIDENT, CRITICAL ILLNESS, AND HOSPITAL INDEMNITY: WELLNESS BENEFITS PER PERSON, PER PLAN, EVERY YEAR**

Pacific Life Workforce Benefits believes in making wellness simple and accessible. With our supplemental health plans, including **Accident, Critical Illness**, and **Hospital Indemnity**, you and your covered dependents are eligible for one wellness screening benefit per plan, per person, every year. Whether you are enrolled in one, two, or all three plans, you can take advantage of a separate benefit for each, helping you stay proactive about your health and well-being.

#### **4 Easy Steps to Receive Your Wellness Benefits**

- 1.** Schedule your annual physical or screening.
- 2.** Submit your screening details. Simply let us know who the test is for, what the test was, and when it occurred using your portal or by calling (855) 810-3301.
- 3.** Receive your reimbursement benefit.
- 4.** Enjoy peace of mind knowing you're taking steps toward better health!

## WHAT'S INCLUDED? (ACCIDENT INSURANCE)

- Routine physical exam
- Dental or vision exam
- Sleep disorder screening
- Concussion baseline testing
- Bone density screening
- Stress test
- Weight reduction program

## WHAT'S INCLUDED? (CRITICAL ILLNESS & HOSPITAL INDEMNITY)

- Annual physical exam with blood work
- Health screenings such as:
  - Abdominal aortic aneurysm ultrasonography
  - Biopsies for cancer
  - Blood tests for lipids (cholesterol, LDL, HDL, triglycerides)
  - Blood test for myeloma
  - Bone marrow testing
  - Bone density screening
  - Breast cancer and ovarian cancer blood tests
  - Cancer genetic mutation test (BRCA)
  - Carotid Doppler
  - CEA blood test for colon cancer
  - Chest X-ray
  - Colonoscopy or flexible sigmoidoscopy
  - CT angiography
  - Double contrast barium enema
  - Electrocardiogram (EKG)
  - Fasting blood glucose test
  - Hemocult stool analysis
  - Immunizations or vaccinations
  - Lymphocyte Genome Sensitivity Test (LGS)
  - Pap smear
  - Prostate-Specific Antigen (PSA) test
  - Skin cancer screening
  - Smoking cessation or weight reduction program
  - Stress test
  - Testicular ultrasound
  - Thermography



**Q: What is the wellness screening benefit?**

**A:** It's a feature of your coverage that reimburses you for completing certain preventive health activities, like annual physicals or screenings.

**Q: How many wellness screenings do I get?**

**A:** You get one wellness screening benefit per plan, per person, each year. If you have more than one plan, you get one benefit for each plan. This also applies to any dependents covered under your plans. See your Certificate of Coverage for more information.

**Q: How do I know which screenings are covered?**

**A:** Covered screenings include cancer tests, genetic testing, heart health checks, blood work, mammograms, pap smears, PSA tests, and more. For a complete list of eligible screenings, please refer to your Certificate of Coverage.

**Q: Do benefits vary by state?**

**A:** Yes, some states may limit or exclude certain screenings. Always review your Certificate of Coverage for details.

**Q: How do I claim my wellness benefit?**

**A:** After completing your screening or exam, just provide a few details in your portal or by calling (855) 810-3301 to include who the test is for, what the test was, and when it occurred. You'll receive your benefit and enjoy peace of mind knowing you're taking steps toward better health!

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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.

Accident, Critical Illness and Hospital Indemnity 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.

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.

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.

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