

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.

PACIFIC LIFE

HOSPITAL INDEMNITY

Pacific Life is revolutionizing employee benefits with a friction-free, digitally native experience.

HOSPITAL INDEMNITY INSURANCE

Provide Added Financial Security

Pacific Life Hospital Indemnity Insurance helps ease financial expenses associated with hospital stays and treatment, including:

- **Immediate Financial Assistance:** Pacific Life Hospital Indemnity provides a payment directly to the employee, enabling them to focus on their recovery.
- **Comprehensive Coverage:** Pacific Life Hospital Indemnity pays benefits when covered employees are admitted to a hospital, confined to a hospital, visit the Emergency Room, Urgent Care, or their physician, or seek other forms of treatment
- **Event-Based Claims:** An innovative approach to the traditionally unpleasant task of filing claims. Online or by phone, the employee tells us what happened, and we do the rest, identifying applicable coverages and helping maximize their benefit payments.

Hospital Indemnity benefits can help offset expenses like medical plan deductibles and copays, which may not be covered by an employee's major medical insurance.

KEY FEATURES

- Outpatient infusion – Payable for intravenous (IV) treatment
- Outpatient and inpatient behavioral health facility
- Newborn nursery – A one-time benefit payable for the arrival of a newborn
- Rehabilitation for substance abuse
- Family care – Benefit for adult care or childcare costs due to hospitalization
- Home health care – When care is needed after release from the hospital
- Prescription drug benefit to help cover copays
- The ability to port coverage

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PLAN FEATURES

Features	Standard Options (Flexible plan designs available)
Standard Rate Guarantee	2 years
Contribution	Voluntary
Participation	>10% of eligible employees
Takeover	Yes
Eligibility Waiting Period	None
Dependent Children	Birth to age 26, regardless of student status
Coverage Termination Age	Age 80

Hospital Indemnity insurance is contributory, which means employees pay the cost. Coverage options may include spouse and children, but the employee must be enrolled in the insurance to enroll their dependents.

PLAN BENEFITS

Benefits*	Amount Paid
Outpatient Infusion	$100 (1 day per plan year)
Outpatient Behavioral Health Facility Treatment	$50 (up to 10 days per plan year)
Inpatient Behavioral Health Facility Confinement	$100 (up to 10 days per plan year)
Substance Use Inpatient Facility Confinement	$100 (up to 10 days per plan year)
Hospital Admission	$500 (2 admissions per plan year)
Intensive Care Unit (ICU) Admission	$500 (1 admission per plan year)
Hospital Confinement	$100 (up to 10 days per plan year)
ICU Confinement	$100 (up to 5 days per plan year)
Newborn Nursery Confinement	$100 (1 day per plan year)
Inpatient Surgery	$100 (2 days per plan year)
Outpatient Surgery	$50 (1 day per plan year)
Family Care	$25 (up to 5 days per plan year)
Wellness (Health Screening, Behavioral Health, Family Caregiver)	$50 (1 Wellness Benefit per plan year)

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



Learn more at: www.pacificlife.com/hospitalindemnity

Click or scan to
watch our video

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

* Benefit features and availability may vary depending on the plan design selection.
The Certificate of Coverage includes comprehensive details, including limitations and exclusions.

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-HI-POL23-ID and PLA-HI-CERT23-ID.

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

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 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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