



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

LONG-TERM DISABILITY INSURANCE

Provide Added Financial Security

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.¹

- **Income Protection:** Employees can meet their financial needs with combined benefits that may equal up to 100% of their pre-disability earnings and can qualify with as little as 1% income loss.
- **Comprehensive Support:** We are committed to supporting your most valuable asset, your employees, with:
 - Easy claims submission
 - Seamless transition from a short-term to long-term disability claim when applicable
 - Experienced claims specialists
 - Knowledgeable clinical resources
 - Thorough return-to-work and accommodation support
- **Event-Based Claims:** We use an innovative approach to the traditionally unpleasant task of filing claims. Employees tell us what happened online or by phone, and we do the rest, identifying applicable coverages and helping maximize their benefit payments.

Pacific Life Long-Term Disability Insurance helps employees protect a portion of their paycheck if they're unable to work for an extended period due to sickness or injury.



KEY FEATURES

- Flexible Plan Options – Offers customizable plans to meet your clients' needs
- Definition of Disability – Own Occupation; loss of duties and earnings with only 1% earnings loss to qualify
- Work Incentive Benefit – Allows employees to receive up to 100% of their pre-disability earnings with the goal of supporting your employees' return to work
- Vocational Rehabilitation Incentive Benefit – We standardly include a market leading 20% incentive, reflecting our commitment to supporting employees and encouraging return to work. Participation is not mandatory
- Optional Benefits – Provides many optional benefits to assist out-of-work employees and help with income replacement
- Portability – Standardly included on voluntary plans, ensuring employees can continue coverage if their employment or eligibility is impacted
- Waiver of Premium – Standardly included
- Access to our Employee Assistance Program offered through TELUS Health. With an innovative program design prioritizing mental health and well-being, employees can achieve their counseling goals without limiting the number of sessions available

Example of Benefits²

Cameron, a machine operator, lost the ability to perform his job role due to a mountain bike accident that caused a musculoskeletal back injury and required multiple surgeries, rehabilitation, and other support. Unable to continue working as a machine operator, Cameron utilizes his long-term disability insurance policy. With Pacific Life, he can expect:

- An easy claims submission process
- Accurate and timely claim payments
- Clear communication with an experienced Claims Specialist
- Thorough accommodation support as his company and Pacific Life work to find him a new role

Cameron's employer can also rest assured knowing that Pacific Life is taking care of the claim, allowing them to focus on their business. With Pacific Life, employers can expect:

- Convenient claim notification through the employer portal
- Consistent and precise communication with an experienced Claims Specialist
- Comprehensive return-to-work and accommodation support

Cameron also has Pacific Life Accident and Hospital Indemnity insurance. He's relieved when Pacific Life automatically generates claims on his related coverages, resulting in additional benefits paid. Meanwhile, his employer receives benefits for the modifications they need to make for Cameron's return-to-work accommodation, including moving him to an administrative role with an ergonomic setup.

LONG-TERM DISABILITY PLAN DETAILS

Funding Mechanism	Fully Insured
Premium Contributions	• 100% Employer-paid (Gross-up plans available) • 100% Employee-paid, with a 5 employee enrolled minimum • Shared contributions between employer and employee • Core/Buy ups
Benefit	• Percentage of salary: 40%, 50%, 60%, 65%, 66.67% • Flat benefit • Incremental benefit
Elimination Period	• Multiple options to fit employers' needs • When packaged with Pacific Life Short-Term Disability Insurance, includes dovetail language to ensure a seamless transition from Short- to Long-Term Disability • Can be satisfied with days of total or partial disability or combination of both • Accumulation Period – Twice the elimination period, standardly included. (Example: 90-day elimination period may be satisfied over 180 days)
Definition of Disability	• 24-month Own occupation period (standardly included) • Loss of duties and earnings • Only 1% earnings loss is required to qualify • Additional durations and options available, such as Extended Own Occupation and Specialty Own Occupation
Maximum Period of Payment	• Social Security Normal Requirement Age (SSNRA) • To age 65/Reducing Benefit Duration (RBD) • To age 67 • To age 70 • 65/5/70 • Two-, Three-, Five- and 10-Year options (To Age 70 or RBD)
Return-to-Work Support	Details
Work Incentive Benefit	By combining their earnings from the employer and the partial disability benefit from Pacific Life, this benefit encourages employees to return to work by allowing them to receive up to 100% of their pre-disability income.
Recurrent Disability	If an employee returns to work full time and becomes disabled again from the same/related condition, it will be considered a continuation of the prior claim and they do not have to satisfy a new Elimination Period. • Six months (standardly included)
Clinical and Vocational Staff	Highly trained staff provide support and expertise.

LONG-TERM DISABILITY PLAN DETAILS (CONTINUED)

Return-to-Work Support	Details
Vocational Rehabilitation Services	• Pacific Life offers vocational rehabilitation services to assist employees in returning to work • Vocational Rehabilitation Services include, but are not limited to, training or school, workplace modifications or accommodation support at the employer worksite, resume assistance, counseling, and vocational evaluation
Vocational Rehabilitation Incentive Benefit	• The employee may be eligible to receive an additional benefit while on an approved claim and actively participating in an approved vocational rehabilitation program • 20% incentive (standardly included) • No mandatory participation
Reasonable Accommodation Benefit	This benefit supports both employees and employers to facilitate a safe and successful return to work by providing the employer with reimbursement for the cost of making modifications to an employee's workplace. • 50% of the cost of the modification, up to a maximum of \$10,000 (standardly included)

Benefits	Details
Catastrophic Disability Benefit	A disabled employee who has a cognitive impairment or the loss of two or more Activities of Daily Living (ADLs) can receive this additional benefit.
Cost of Living Adjustment (COLA) Benefit	An employee's disability benefit can be shielded from inflation with a fixed number of annual increases to the disability benefit.
Dependent Care Expense Benefit	An employee receiving disability benefits can also receive additional benefits for an eligible dependent requiring care from a child care center, adult care center, or licensed caregiver.
Infectious & Contagious Disease Benefit	Medical professionals can be considered totally disabled for benefits if they test positive for a CDC-classified infectious disease and suffer restrictions due to the diagnosis.
Loan Assistance Benefit	An employee during disability may be able to receive this additional benefit to cover gaps on some standard loan payments, such as student, mortgage, or auto loans, due to reduced income.
Medical Premium Benefit	An employee receiving disability may receive this additional benefit to help pay for medical insurance/COBRA coverage.
Progressive Condition Benefit	An employee diagnosed with a progressive debilitating disease receives salary protection through this benefit, which freezes their earnings for a future disability claim.

LONG-TERM DISABILITY PLAN DETAILS (CONTINUED)

Benefits	Details
Retirement Contribution Benefit	An employee may continue saving for retirement while receiving Long-Term Disability benefits with this benefit option.
Recovery Income Protection	Employees who are commissioned or production-based may receive an additional benefit while they rebuild their book of business and earnings following a time of disability.
Revenue Protection Benefit	An employer may receive this additional benefit if a key employee (or sole proprietor) is receiving disability benefits.
Survivor Benefit	If the employee dies while receiving a disability benefit, Pacific Life will pay a lump sum survivor benefit. • Three months of last monthly benefit (standardly included) • Accelerated feature (optional) – the survivor benefit can be paid to the employee while still living if they are diagnosed with a terminal illness

EXCLUSIONS AND LIMITATIONS

Conditions	Details
Pre-Existing Conditions Exclusion	• 3/12 standardly included with other options available
Limitations	• Mental Disorder – 24-month limitation standardly included (per occurrence) • Substance Abuse – 24-month limitation standardly included (per occurrence) • Other Limited Conditions – no limitation standardly included • Other options available

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

Additional Features

- Portability (standardly included on voluntary plans)
- Waiver of Premium (standardly included)
- Employee Assistance Program (EAP)

Offsets may Include³

- State Disability benefits
- State Paid Family and Medical Leave benefits
- Social Security Disability and Retirement
- Workers' Compensation
- No-fault motor vehicle benefits
- Employer Retirement benefits



Click or scan to see
how it works



Learn more at: www.pacificlife.com/workforcebenefits

¹ 2025 Insurance Barometer Study, LIMRA and Life Happens.

² 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.

³ Long-Term Disability benefits will be reduced by amounts the employee receives or is eligible to receive from Deductible Sources of Income. Refer to the Certificate for full details and a complete listing of all Deductible Sources of Income.

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

Long-Term Disability plans are underwritten by Pacific Life & Annuity Company (Pacific Life).

This policy has exclusions, limitations, reduction of benefits, terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company, whichever is applicable.

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.

Some restrictions may apply to all of the above-mentioned services. Please contact Pacific Life Insurance for details. EAP services provided through an agreement with TELUS Health. TELUS Health is not a subsidiary or affiliate of Pacific Life Insurance. Information disclosed directly to TELUS Health is not disclosed to Pacific Life Insurance, and therefore is not subject to Pacific Life Insurance's privacy policy.

Copyright 2026 © Pacific Life Insurance Company
WB-138B

