PACIFIC LIFE

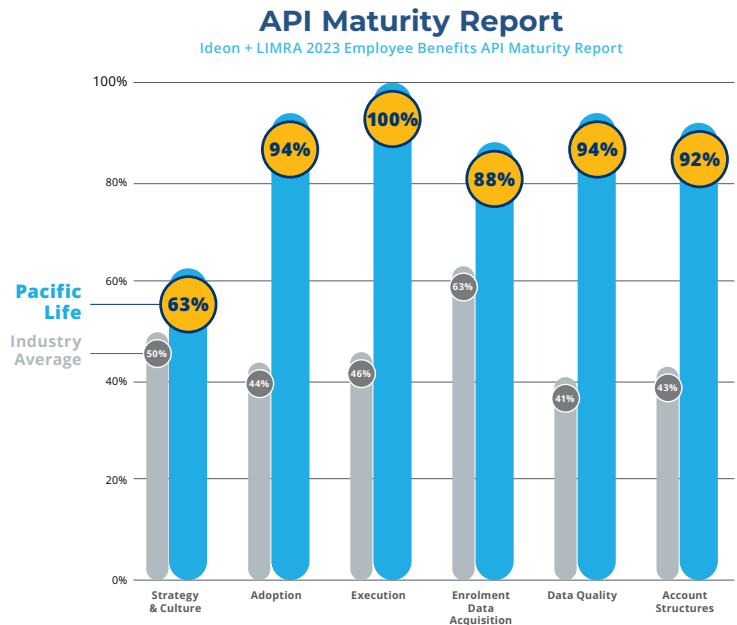# MAXIMIZING SUCCESS WITH PACIFIC LIFE'S 100% DIGITAL ECOSYSTEM

A GUIDE ON WHAT TO KNOW AND ASK ABOUT APIs

By design, Pacific Life Workforce Benefits is a 100% digital benefits ecosystem — a modernized system that replaces the use of legacy technologies and related slow processes. Our advanced approach leverages an Application Programming Interface (API) with real-time, two-way data transfer capabilities to maximize value and deliver impact more easily and faster than traditional methods.

WHERE DOES PACIFIC LIFE RANK IN API ADOPTION?

To benchmark the employee benefits industry, 25 carriers were surveyed to assess current API adoption, how close they are to real-time connectivity, and where innovation exists.

Pacific Life emerged as the leader in overall API maturity compared to industry peers. Our API-driven, 100% digital ecosystem provides capabilities to include Case Setup, Data Exchange, Evidence of Insurability (EOI), Enrollment, and more, dramatically reducing time to build and transact administrative functions.

API Maturity Report
Ideon + LIMRA 2023 Employee Benefits API Maturity Report

	Strategy & Culture	Adoption	Execution	Enrolment Data Acquisition	Data Quality	Account Structures
Pacific Life	63%	94%	100%	88%	94%	92%
Industry Average	50%	44%	46%	63%	41%	43%

HOW DOES PACIFIC LIFE USE APIs?

Since launch, we have continued to evolve our APIs and show in this chart where an API is already in place. For example, our API helps expedite Case Setup from the usual 4–6 weeks to as little as 10 minutes with fully integrated systems like Employee Navigator and ADP.

Market-Leading Digital Integration Connections

	Case Setup	Data Exchange	Evidence of Insurability
ADP	API	API	Digital
employee NAVIGATOR	API	EDI	Digital
selerix	Branded Product Library	API	API
bswift	Branded Product Library	EDI	Digital

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WHAT TO ASK CARRIERS ABOUT THEIR APIs AND WHERE WE STACK UP

In today's insurance landscape, there's a lot of buzz around APIs. It can be challenging to sift through the noise and discern what's truly valuable. To help navigate this complex topic, we've highlighted a few questions you'll want to ask carriers about their APIs regarding employee benefits management.

WHAT VALUE DOES YOUR API DELIVER?

- **Overall:** Pacific Life APIs help deliver seamless integration with benefits administration and enrollment technologies to ensure near real-time updates and improved accuracy.
- **Billing:** Currently, almost 50% of Pacific Life's clients have scheduled autopay because of their trust and confidence that bills are accurate and updated in a timely manner via our API.
- **Claims:** Claims eligibility is accurately reflected in our system due to the constant in-sync nature between Pacific Life and our strategic partners.
- **Implementation:** Our APIs for Case Setup and Enrollment are driving best-in-industry turnaround times for case installation, significantly reducing the lead time needed for a client to be enrollment ready.

WHAT ARE THE TIME SAVINGS, CUSTOMER IMPACT, OR BOTTOM LINE THAT YOUR API DELIVER?

Pacific Life has numerous examples, which may vary based on the benefits administration or enrollment technology integration. A few examples include:

- **Case Setup with Employee Navigator:** The average case setup for our competitors using Employee Navigator is measured in days and weeks. In contrast, Pacific Life can set up cases in Employee Navigator in less than **10 minutes**. This is a significant savings to a broker's overhead when using a fully integrated solution, such as Employee Navigator. View the video.
- **Within minutes,** member data shows up in Pacific Life's administration system when using an API-integrated platform for enrollment, streamlining claims eligibility.
- **API also shortens lead times** necessary for getting files into production. With reduced errors, there's a much shorter testing window needed, too.

WHAT ARE THE VARIOUS TASKS WHERE APIs ARE USED?

Our API-driven ecosystem can accomplish many tasks, moving many pieces of data in near real time for tasks such as Case Setup, Enrollment/Eligibility, Evidence of Insurability (EOI), and more.

- With **Case Setup** (also called **Plan Config** or **Plan Build**), our API ensures that sold case details such as rates, provisions, classes, and eligibility rules are directly passed from the Pacific Life's core admin system to the enrollment technology. It secures accurate builds, resulting in fewer enrollment errors.
- With **Enrollment**, our API moves eligibility data including initial enrollments, qualifying life events (QLEs), terms, adds, and demographic changes in real time directly into Pacific Life's system.
- With **EOI**, there are two important components to an EOI API. The first allows for customers to launch an EOI session in real time (i.e., during enrollment). The second ensures the EOI decision gets pushed back to the benefits administration system, therefore increasing accuracy and decreasing the need for humans to approve/decline EOIs in the benefits administration system.

ARE THERE PRODUCT LIMITATIONS ON USING YOUR API?

- Pacific Life has one core admin system, so there are no product limitations to our APIs. Every API we've built is applicable to our full product portfolio.

- Many carriers do have product limitations because they have been built through acquisitions, meaning their products live in different core admin systems. When an API is built, it must be built point to point with each system. Therefore, some carriers will build APIs for some systems/products but maybe not all.

ARE THERE SIZE REQUIREMENTS FOR USING YOUR API? (FOR EXAMPLE: ONLY 200+ LIVE GROUPS)

- Pacific Life has designed our API-driven ecosystem to be relatively hands-off, applicable to any size case, from four lives to 2,000 lives, as an example.

- If an API is built well, it should be the same amount of effort for groups regardless of size. However, some carriers' APIs may need to be slightly configured at the case level, making them less profitable on smaller cases. It's important to ask carriers if there are size limitations.

IS THERE ANY TYPE OF BATCH PROCESSING BETWEEN THE API AND YOUR CORE ADMIN SYSTEMS?

- Some carriers' APIs can move data from a benefits administration system but land into a batch processing queue. It's important to understand how persistent the API is. Persistence in this context means that the API continuously and reliably transfers data without delays or interruptions directly into a carrier's core admin system, ensuring that the information is always up-to-date and accurately reflected.

Broker Testimonial

Pacific Life has been a trailblazer in leveraging API technology to enhance operational efficiency and customer experience. In our very first case with Pacific Life, we were able to fully implement a new client from quote to enrollment in 4-5 business days. This is an absolute game-changer for onboarding new cases. We are thrilled to continue our partnership with them as they are dedicated to staying ahead in a rapidly evolving industry.

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