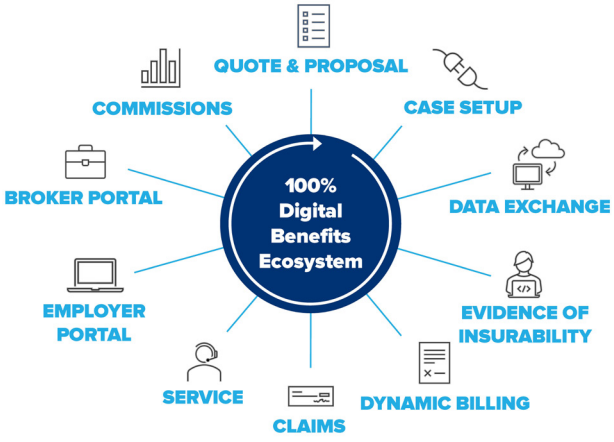
PACIFIC LIFE

MAXIMIZING SUCCESS WITH PACIFIC LIFE'S 100% DIGITAL ECOSYSTEM

Employee benefits technology can look impressive on paper, but what matters most is how it impacts implementation timelines, enrollment accuracy, billing administration, and the overall customer experience. As APIs become increasingly common across the industry, brokers should understand not just whether a carrier offers APIs, but how those APIs improve operational efficiency and reduce administrative effort. Pacific Life's 100% digital ecosystem was built to help streamline the entire benefits lifecycle, from quote to claim.

QUESTIONS TO ASK CARRIERS ABOUT THEIR APIs

- What business value does your API deliver?
- What time savings or operational efficiencies does it create?
- Which benefits administration and enrollment tasks are supported?
- Are there product limitations?
- Are there size requirements?
- Is information updated in real time or through batch processing?



WHAT VALUE DOES YOUR API DELIVER?

- **Overall:** Pacific Life APIs help deliver seamless integration with benefits administration and enrollment technologies to help ensure near real-time updates and improved accuracy.
- **Billing:** Enrollment updates flow directly into Pacific Life's core administration system through our API ecosystem, helping ensure billing information is updated quickly without the delays often associated with separate downstream billing systems.
- **Claims:** Enrollment and eligibility updates are reflected in Pacific Life's core administration system in near real time. Because policy administration, billing, and claims rely on a unified platform, information remains synchronized across the benefits lifecycle.
- **Onboarding:** Pacific Life's Plan Build and Enrollment APIs help accelerate onboarding and reduce the time required to move from sold case to enrollment readiness.

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

- **Plan Configuration with Employee Navigator, and ADP:** Once master applications are received, Pacific Life can establish case setup in Employee Navigator and ADP via API in minutes, significantly reducing administrative effort and accelerating onboarding.
- **Enrollment updates in near real time:** Enrollment activity from integrated benefits administration systems flows directly into Pacific Life's administration platform within minutes. This helps improve eligibility accuracy, reduce administrative touchpoints, and support a smoother customer experience.
- **Accelerated readiness and benefit activation:** Pacific Life can receive enrollment through API-driven integrations or other data exchanges, depending on the benefits administration platform. This includes initial enrollments, qualifying life events (QLEs), terminations, additions, and demographic changes.

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 **Plan Build** (also **Case Setup** or **Plan Configuration**), Pacific Life's API directly transfers sold case information from our core administration system to the enrollment platform, helping ensure accurate plan builds while reducing manual configuration efforts.
- With **Enrollment**, our API receives eligibility information, including initial enrollments, qualifying life events (QLEs), terminations, additions, and demographic changes, directly from benefits administration systems in near real time.
- 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 manual need to approve/decline EOIs in the benefits administration system.

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.

Carie Hunsinger
Agency Vice President, National Enrollment Partners (NEP)

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. Because our APIs support our full product portfolio, employers and brokers can use a consistent enrollment strategy across products rather than managing separate enrollment approaches for different benefits.
- 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.

- Pacific Life's APIs connect directly to our core administration platform rather than routing information through multiple disconnected administration or billing systems. This helps ensure updates are reflected consistently across policy administration, billing, and claims functions.

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 and applicable to cases of any size, from 10 lives to 2,000 lives, for 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 route it 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.



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