

THE PACIFIC PROMISE

Your trust in our ability to deliver **fast and quality service** is a priority for us. That's because our service delivery model is designed to consistently meet or exceed expectations every time. We hold ourselves to a higher standard, which means we follow through on our commitments.

SERVICE TOPIC	COMMITMENT	
Case Setup / Enrollment	Integrated Solutions with Pacific Life	Digitally Enabled Solutions with Pacific Life
In advance of the Effective Date , the Benefit Highlight Sheets (per employee class) are available	5 business days	
Case enabled for Ben Admin setup after completion of Onboarding	1 business day	
Enrollment-ready	1 business day – 2 weeks*	3 – 4 weeks*
Successful employee enrollment records are loaded and available in the Pacific Life Portal	1 business day – 2 weeks* * Dependent on Ben Admin	
Billing		
First projected invoice, also known as the Projected Bill , available after effective date	5 business days or less	
The Final Invoice and Change Report are available after the close of the coverage period	1 business day	
Premium Payments made online will show remittance applied	5 business days or less	
Responsiveness		
Average speed to answer	80% within 30 seconds	
Call abandonment rate	Less than 5%	
Call back request / follow-ups	Within 1 business day	
ID card processing	Processed and mailed within 5 business days	
Claims		
Dental pretreatment estimates	Within 5 business days	
Complete claim decisions	<ul style="list-style-type: none"> • Life: Within 10 business days • Short-Term Disability: Within 7 business days • Long-Term Disability: Within 10 business days • Accident, Critical Illness, Hospital Indemnity: Within 7 business days • Dental: Within 15 business days electronic; 30 business days paper • Vision: Within 10 business days 	
Claim payment accuracy	98% accuracy	

Important: Our ability to meet and exceed service level delivery may sometimes be dependent on client engagement, such as interviews or medical records, as required. Please check the date in the right-hand corner of the following page to see if you have the most current information since Service Level Standards are subject to change.

Visit [pacificlife.com/workforcebenefits](https://www.pacificlife.com/workforcebenefits)

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.

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