



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

## SHORT-TERM DISABILITY INSURANCE

Provide Added Financial Security

**44% of employees have no savings set aside for unexpected medical expenses.<sup>1</sup>**

- **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
  - 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 Short-Term Disability Insurance helps employees protect a portion of their paycheck if they're unable to work due to a sickness, injury, or recovery from childbirth.



## 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 Pre-Existing Condition Limited Benefit – Supplies a limited weekly benefit for employees otherwise excluded due to pre-existing conditions
- Optional Dependent Care Expense Benefit – Delivers additional support for employees with eligible dependents needing care
- Portability – Standardly included on voluntary plans, ensuring employees can continue coverage if their employment or eligibility is impacted
- Waiver of Premium – Standardly included

### Example of Benefits<sup>2</sup>

Sarah, a software engineer, was involved in an automobile accident that resulted in a significant leg injury. Her doctor advises she take a break from work for up to three months. Sarah uses her Pacific Life Short-Term Disability Insurance to help protect her paycheck so she can focus on recovery. With Pacific Life, she can expect:

- An easy claims submission process
- Accurate and timely claim payments
- Clear communication with an experienced Claims Specialist
- Thorough return-to-work and accommodation support

Sarah'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

Sarah also has Pacific Life Accident Insurance. She's pleasantly surprised when Pacific Life automatically generates claims on all her related coverages, resulting in additional benefits paid. Meanwhile, the employer receives the necessary information to process her treatment efficiently.

## SHORT-TERM DISABILITY PLAN DETAILS

| Funding Mechanism                                             | Fully Insured                                                                                                                                                                                                                                                                                                                                                                                            |
|---------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Premium Contributions</b>                                  | <ul style="list-style-type: none"> <li>• 100% Employer-paid (Gross-up plans available)</li> <li>• 100% Employee-paid, with a 5 employee enrolled minimum</li> <li>• Shared contributions between employer and employee</li> <li>• Core/Buy ups</li> </ul>                                                                                                                                                |
| <b>Benefit</b>                                                | <ul style="list-style-type: none"> <li>• Percentage of salary: 40%, 50%, 60%, 65%, 66.67%</li> <li>• Flat benefit</li> <li>• Incremental benefit</li> </ul>                                                                                                                                                                                                                                              |
| <b>Elimination Period</b>                                     | <p>Multiple options to fit employers' needs: May be different number of days for injury or sickness. Employees can satisfy with total or partial disability or combination of both (standardly included).</p> <ul style="list-style-type: none"> <li>• First-day hospitalization (optional feature)</li> </ul>                                                                                           |
| <b>Definition of Disability</b>                               | <ul style="list-style-type: none"> <li>• Own occupation</li> <li>• Loss of duties and earnings</li> <li>• Only 1% earnings loss is required to qualify</li> </ul>                                                                                                                                                                                                                                        |
| <b>Integration Options for Salary Continuation/Sick Leave</b> | <p>Multiple options to support employers' needs:</p> <ul style="list-style-type: none"> <li>• Up to 100% – employees can receive salary continuation/sick leave and it is not offset (standardly included)<sup>3</sup>.</li> <li>• Direct offset – treated as a dollar-for-dollar offset</li> <li>• Short-term disability benefits do not begin until salary continuance/sick leave exhausted</li> </ul> |
| <b>Maximum Period of Payment</b>                              | <ul style="list-style-type: none"> <li>• Variable, 5-26 weeks, with longer periods available</li> <li>• Most common, 13 or 26 weeks</li> </ul>                                                                                                                                                                                                                                                           |
| Return-to-Work Support                                        | Details                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Work Incentive Benefit</b>                                 | <p>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.</p>                                                                                                                                                                    |
| <b>Recurrent Disability</b>                                   | <p>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.</p> <ul style="list-style-type: none"> <li>• Two weeks (standardly included)</li> </ul>                                                                                        |
| <b>Clinical and Vocational Staff</b>                          | <p>Highly trained staff provide support and expertise.</p>                                                                                                                                                                                                                                                                                                                                               |
| <b>Vocational Rehabilitation Services</b>                     | <ul style="list-style-type: none"> <li>• Pacific Life offers vocational rehabilitation services to assist employees in returning to work</li> <li>• 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</li> </ul>               |

## SHORT-TERM DISABILITY PLAN DETAILS (CONTINUED)

| Return-to-Work Support                             | Details                                                                                                                                                                                                                                                                                                                                                            |
|----------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Vocational Rehabilitation Incentive Benefit</b> | <ul style="list-style-type: none"><li>• The employee may be eligible to receive an additional benefit while on an approved claim and actively participating in an approved vocational rehabilitation program</li><li>• 20% incentive (standardly included)</li><li>• No mandatory participation</li></ul>                                                          |
| <b>Reasonable Accommodation Benefit</b>            | <p>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.</p> <ul style="list-style-type: none"><li>• 50% of the cost of the modification, up to a maximum of \$2,500 (standardly included)</li></ul> |

| Benefits                                      | Details                                                                                                                                                                                                                         |
|-----------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Dependent Care Expense Benefit</b>         | An employee receiving disability benefits can receive additional benefits for an eligible dependent requiring care from a child care center, adult care center, or licensed caregiver.                                          |
| <b>Pre-Existing Condition Limited Benefit</b> | An employee may be eligible for a limited weekly benefit if unable to qualify for short-term disability benefits because of a pre-existing condition exclusion.                                                                 |
| <b>Progressive Condition Benefit</b>          | An employee diagnosed with a progressive debilitating disease receives salary protection through this benefit, which freezes their earnings for a future disability claim.                                                      |
| <b>Survivor Benefit</b>                       | <p>If the employee dies while receiving a disability benefit, Pacific Life will pay a lump sum survivor benefit.</p> <ul style="list-style-type: none"><li>• Three weeks of last weekly benefit (standardly included)</li></ul> |

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)

### Offsets may Include<sup>4</sup>

- State Disability benefits
- State Paid Family and Medical Leave benefits
- Social Security Disability and Retirement
- Workers' Compensation (may also be an exclusion)
- No-fault motor vehicle benefits
- Employer Retirement benefits



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Learn more at: [www.pacificlife.com/workforcebenefits](http://www.pacificlife.com/workforcebenefits)

- <sup>1</sup> Employee Benefit Research Institute (EBRI), Expanding the Benefits Horizon: Employee Understanding, Enrollment, and Financial Vulnerability, Issue Brief No. 663, August 2026.
- <sup>2</sup> 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.
- <sup>3</sup> If salary continuation/sick leave and disability benefit exceed 100% of pre-disability earnings, then an offset will be applied only for the amount that exceeds 100%.
- <sup>4</sup> Short-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.

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

Short-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.

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