PACIFIC LIFE

Revolutionizing employee benefits
with a friction-free, digitally native experience.

Workforce Benefits



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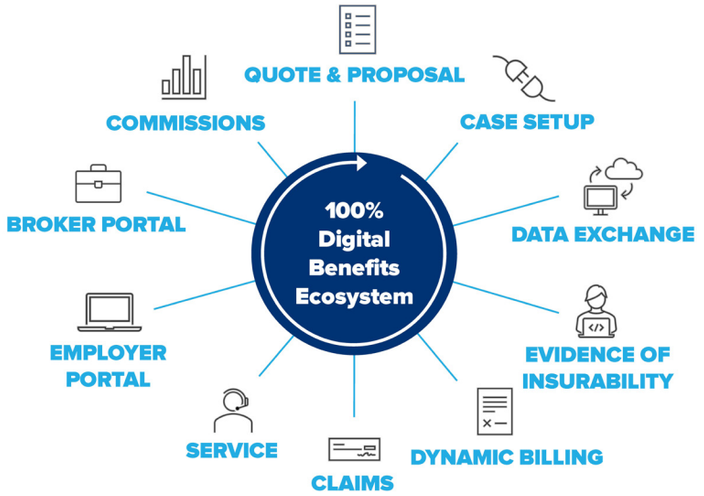
100% Digital Benefits Ecosystem

Our digital-first mindset is backed by our **100% digital** ecosystem, enabling everything from quotes to claims.

We offer various ways of connecting your clients' technology with ours to dramatically shorten administrative tasks, ensure near real-time accuracy, and improve your clients' overall experience.



Digital Implementation Tasks **Go from Weeks to Minutes**

	Most Efficient	Efficient	Least Efficient
	Integrated Solutions with Pacific Life	**Digitally Enabled Solutions** with Pacific Life	**Traditional Methods** with most other carriers
CASE SETUP	30 min. • Proposal data auto-transferred • Once pre-build steps are complete, case build for all plans in as little as 30 min of effort when using API	3 hours • Proposal data auto-transferred • Standardized plan structures • Approximately 3 hours per plan case build	6-9 weeks • Meetings • Manual data entry • Manual product build
DATA EXCHANGE	1 min. • Real-time API (when available) or scheduled EDI • Ben admin single source of truth	3-4 weeks • Scheduled EDI • Ben admin single source of truth	10-12 weeks • Manual enrollment data • Manual data entry • Manual updates
EVIDENCE OF INSURABILITY	10 min. • Digital EOI solution • Quick and seamless online form • Instant decision (most cases)	10 min. • Digital EOI solution • Quick and seamless online form • Instant decision (most cases)	4-6 weeks • Mailed printed forms • Return by mail or fax • Manual underwriting

Company Highlights

- **240** FORTUNE 500® company by total revenue rank
- **Nearly 160** Years in business

S&P Global	A.M. Best	Moody's	Fitch
AA- Very Strong	A+ Superior	Aa3 Excellent	AA- Very Strong

Ratings as of June 1, 2026. For the most current information, please visit PacificLife.com/ratings or the independent rating agencies directly.

Financial strength ratings are for Pacific Life Insurance Company and Pacific Life & Annuity Company issued from the major independent rating agencies.

FORTUNE rankings as of June 2026 is of the top 500 U.S. firms by total revenue.

Full Product Line

DENTAL	VISION	LIFE/AD&D
CRITICAL ILLNESS	HOSPITAL INDEMNITY	ACCIDENT
SHORT-TERM DISABILITY	LONG-TERM DISABILITY	

Connected for Success

Maximize the value of your ben admin or enrollment technology with our tailored support and integration expertise. Choose which way you prefer to work with us.

ADP · employee NAVIGATOR · selerix · bswift

Scan or click for details

- Ask how we can leverage our revolutionary digital capabilities with your preferred ben admin or HR technology to create efficiencies and experiences with less effort and reduced friction.

PACIFIC LIFE



All product insurance plans are underwritten by Pacific Life & Annuity Company (Pacific Life).

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 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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DIGITAL IMPLEMENTATION

Onboarding A seamless, guided, tech-enabled experience that **carries data from quote through implementation** – eliminating duplicate entry and accelerating client time to value.

Case Setup In as little as **30 minutes of effort**, our experience eliminates a time-intensive task for brokers and delivers a faster, more accurate setup.

Service Immediate access to documents, including **benefit highlight sheets** and more, plus an **online employer portal** for viewing bills and covered employees.

DYNAMIC BILLING

Pacific Life's new billing approach helps employers ensure premiums reflect what is truly in force by **finalizing invoices after the coverage period.**

Scan or click to see a timeline

- Employee **changes flow automatically** from the ben admin platform throughout the month, keeping billing aligned with current records.
- The result **helps eliminate ongoing reconciliation** and improves overall billing accuracy.

EVENT-BASED CLAIMS

Our new, innovative process simplifies the overall claims experience, maximizing benefit payments for employees and their covered dependents.

How it works:

1. When an event occurs – like an injury, diagnosis, treatment, or loss of life – they tell us what happened.
2. Pacific Life evaluates the submission and automatically generates claims on all related coverages.
3. Employees receive prompt and direct benefits payments.

Scan or click to watch our video

Product Highlights (Flexible plan options available.)

DENTAL

- Multiple plan design options include no waiting periods
- Large nationwide PPO network
- Child and adult orthodontics with orthodontic refresh
- Child advantage benefit
- Optional TMJ, teeth whitening, and Occlusal guard benefits

VISION

- Low copays and generous allowances
- Multiple plan options including Eye360 with enhanced benefits with PLUS providers
- Frames and contacts available in same year based on benefit frequency
- Fixed costs on progressive lenses
- Large network with many online options

LIFE/AD&D

- Basic and Voluntary term life and Accidental Death & Dismemberment (AD&D) coverage for employees, spouses, and children
- Digital Evidence of Insurability instantly contacts employees to fill out health information online, usually with immediate decisions

SHORT-TERM DISABILITY

- Work Incentive Benefit – Up to a combined 100% of pre-disability earnings
- Definition of Disability – Own Occupation; only 1% of earnings loss to qualify
- Vocational Rehabilitation Incentive Benefit – 20% incentive
- Comprehensive claims support backed by an experienced team

CRITICAL ILLNESS

- No lifetime maximum
- Benefit for adult care or childcare costs after hospitalization
- Recurrence benefits if re-diagnosed
- Coverage includes skin cancer, sudden cardiac arrest, Autism spectrum, hospitalizations due to pregnancy complications

HOSPITAL INDEMNITY

- Outpatient Infusion – Intravenous (IV) treatment
- Behavioral Health Facility
- Newborn Nursery
- Rehabilitation for Substance Abuse
- Benefit for adult care or childcare costs due to hospitalization
- Home Health Care
- Prescription Drug Benefit for copays

ACCIDENT

- Coverage available for the employee and covered family members
- Organized Sports Booster
- Behavioral health and post-traumatic stress disorder (PTSD), when caused by an accident
- Concussion and traumatic brain injury
- Annual Wellness Screening Benefit
- Ability to port coverage

LONG-TERM DISABILITY

- Work Incentive Benefit – Up to a combined 100% of pre-disability earnings
- Definition of Disability – Own Occupation; only 1% of earnings loss to qualify
- Vocational Rehabilitation Incentive Benefit – 20% incentive
- Employee Assistance Program (EAP) at no additional cost

Dental Policy Form Series: PLADNPOL22 and PLADNCERT22. Vision Policy Form Series: PLAVIPOL22 and PLAVICERT22. Life Policy Form Series: ICC23 PLICTLP and ICC23 PLICGTLC; PLAGTLP23 and PLAGTLC23. Short-Term Disability Policy Form Series: ICC23 PLA DISP and ICC23 PLA STDC. Long-Term Disability Policy Form Series: ICC23 PLA DISP and ICC23 PLA LTDC. Accident Policy Form Series: PLA-ACC-POL23, PLA-ACC-CERT23. Critical Illness Policy Form Series: PLA-CI-POL23, PLA-CI-CERT23. Hospital Indemnity Policy Form Series: PLA-HI-POL23, PLA-HI-CERT23. Form numbers, provisions, and availability may vary by state. The state-approved form is the governing document.