



Workforce Benefits

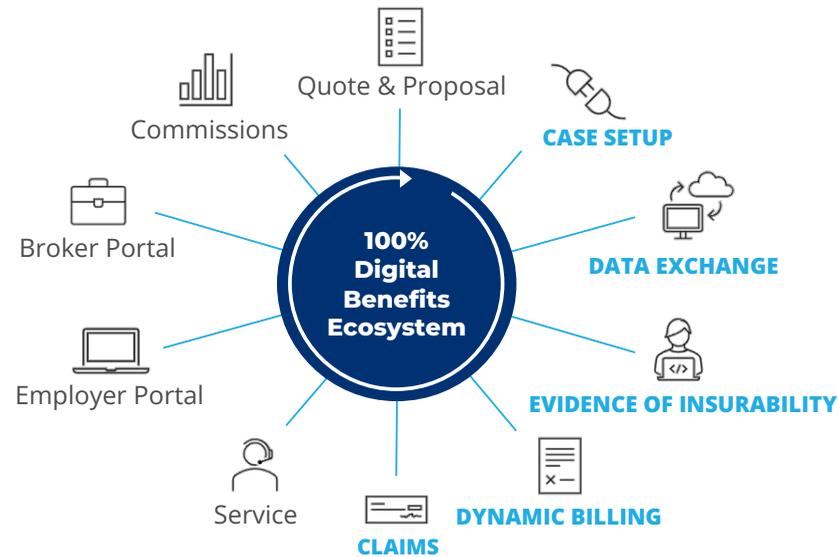


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100% Digital Benefits Ecosystem

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.



Scan or click to watch our video.

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 Guided online implementation Automated case build | 4-6 weeks Proposal data auto-transferred Guided online implementation Traditional case build method | 6-9 weeks Meetings Manual data entry Manual product build |
| DATA EXCHANGE | 1 min. Ben admin enrollment data Real-time employee updates Ben admin single source of truth | 3-4 weeks Traditional methods: • Enrollment data • Data entry • Employee updates | 4-6 weeks Manual enrollment data Manual data entry Manual employee updates |
| EVIDENCE OF INSURABILITY | 10 min. Evidence of Insurability Automated online form Immediate decision (most cases) | 10 min. Evidence of Insurability Automated online form Immediate decision (most cases) | 4-6 weeks Mailed printed forms Return by mail or fax Manual underwriting |

Company Highlights

272

FORTUNE 500® company
by total revenue rank

Nearly 160

Years in business



• S&P Global • A.M. Best • Moody's • Fitch

Ratings as of June 1, 2025. 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 2025 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.

Integrated Solutions:



More platforms coming soon

Digitally Enabled Solutions: Ask how we can leverage our revolutionary digital capabilities with your preferred ben admin, payroll, or HR technology to create efficiencies and experiences with less effort and reduced friction.



GUIDED DIGITAL IMPLEMENTATION

Data Exchange

Data from a sold case is transferred to our online portal where the employer or broker can immediately log in and follow the simple, guided onboarding steps.

Case Setup

With an integrated solution, automatic case setup eliminates another time-intensive task for brokers and ensures accuracy.

Service

Immediate creation and access to **benefit highlight sheets, policies, certificates**, and more.



DYNAMIC BILLING

Pacific Life's new approach to traditional billing problems will eliminate ongoing reconciliation and the need for employers to pay coverage premiums in advance.

- Invoices update throughout the month, based on life event adjustments, and finalize after the last payroll cycle of the month.

○ **With an integrated connection, the final invoice reflects an accurate, updated bill based on the most current records in the employer's ben admin platform.**



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.



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.

ADP, bswift, Employee Navigator, Selerix, and EyeMed are not affiliated companies of Pacific Life.

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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.