

Pacific Life &amp; Annuity Company

## Benefit Highlight Sheet

Coverage effective date: August 1, 2025

### **Big Jackson Public Schools Welcome to Pacific Life Group Term Life Insurance**

Life insurance can provide you with a sense of security knowing that death benefits can assist your loved ones during difficult times, covering expenses like funeral costs and replacing lost income. Your employer offers group life insurance with Accidental Death and Dismemberment (AD&D) at cost-effective rates — typically less than an individual policy that you purchase on your own. See your options for this valued coverage.

### **Basic Life Insurance Plan**

Insured	Description
Employee	<ul style="list-style-type: none"><li>Your employer provides, at no cost to you, a life insurance benefit of \$50,000.</li></ul>



# Basic Life Insurance Plan Features

Features Included	Description
Accelerated Benefit	<ul style="list-style-type: none"><li>If you are diagnosed with a terminal illness that has a life expectancy of 12 months or less, you can receive up to 50% of your life insurance while still living.</li></ul>
Conversion	<ul style="list-style-type: none"><li>You may convert your group life insurance to an individual policy if your coverage is reduced or terminated for any reason other than non-payment of premium.</li></ul>
Waiver of Premium	<ul style="list-style-type: none"><li>If you become Totally Disabled before age 65, you can continue your coverage without payment of premium until 65.</li></ul>

# Basic AD&D Insurance Plan

Basic Accidental Death & Dismemberment (AD&D) insurance is offered at the same benefit amount as your Basic Life insurance coverage, giving you additional financial support in the event of accidental death or serious injury.

Features Included	Description
Employee	<ul style="list-style-type: none"><li>Your employer provides, at no cost to you, AD&amp;D insurance benefit of \$50,000.</li></ul>

## General Plan Information

Receipt of a benefit under the Accelerated Benefit option will reduce the amount payable upon death and may adversely affect eligibility for Medicaid and/or other government benefits and entitlements. It may be considered taxable income and potential recipients should consult a tax attorney or advisor to evaluate any potential tax impact.

Your coverage may be subject to age reduction. See your Certificate of Coverage for the complete age reduction schedule.

## Exclusions

**Life insurance:** 2-year suicide exclusion applies to all employee-paid amounts.

**AD&D insurance\*:** The Policy does not cover any death or injury caused directly or indirectly, or contributed to by any of the following:

1. suicide;
2. any attempt at suicide;
3. any intentionally self-inflicted Injury;
4. an infection of any kind, not occurring as a direct result or consequence of an Injury;
5. sickness, disease, or infirmity of mind or body, or medical or surgical treatment for such sickness, disease, or infirmity;
6. active participation in a riot, insurrection, or terrorist activity;
7. active participation in war, declared or undeclared, or any act of war, whether civil or international, and any substantial armed conflict between organized forces of a military nature;
8. loss or death occurring while an Insured Person is incarcerated;
9. committing or attempting to commit a felony;
10. an attempt to commit or commission of a crime

\*This is not a complete list of exclusions. For a complete list, see your Certificate of Coverage.

This Benefit Highlight Sheet reflects your plan options offered during this enrollment period. For more details, see your Certificate of Coverage.

## Termination of Coverage:

Employee and spouse, if applicable, terminates at age 90. If applicable, child coverage terminates at age 26.

**Questions?** Give us a call at (855) 810-3301

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The Insured has a right to receive, free of charge, a paper copy of the certificate of coverage and any amendments at any time. The Insured can exercise the right to receive a paper copy at no cost to the Insured by calling us at (855) 810-3301.

ICC23 PLICGTLP, ICC23 PLICGTLC, PLAGTLP23, and PLAGTLC23. Form numbers, provisions and availability may vary by state. The state approved form is the governing document. Life policy forms issued in Idaho include ICC23 PLAGTLP and ICC23 PLAGTLC.

Term Life 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/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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