

Pacific Life &amp; Annuity Company

**Benefit Highlight Sheet**

Coverage effective date: August 1, 2025

**Big Jackson Public Schools****Pacific Life Long-Term Disability Insurance**

6 in 10 consumers say they would face financial hardship within one year if the primary wage earner becomes disabled.<sup>1</sup>

Pacific Life Long-Term Disability Insurance helps you protect a portion of your paycheck if you're unable to work for an extended period due to a sickness or injury.



[Click](#) or scan to watch our video

**Key Features**

- **Income Protection:** Protect your financial needs with combined benefits that allow you to receive a portion of your pre-disability earnings (up to 100% in some cases).
- **Comprehensive Support:** We are committed to supporting you with easy claim submission, experienced claims specialists, knowledgeable clinical resources, and more.

Coverage	Description
<b>Employer Paid</b>	Your employer provides, at no cost to you, a monthly Long-Term Disability benefit of 66.67% of your monthly earnings to a maximum of \$7,500.

<sup>1</sup> LIMRA, May 16, 2023. Disability Awareness Month 2023, LIMRA



# Long-Term Disability Insurance

Employer Paid Coverage Features	Description																								
<b>When Benefits Start</b>	<p>The earliest your benefits will begin is 90 days after your date of disability depending on other benefits you may be eligible for, such as Short-Term Disability or salary continuation.</p> <p>This assumes you meet the definition of disability and all other requirements of your plan.</p>																								
<b>Maximum Period of Payment</b>	<table> <tr> <th><u>Your Age When Disability Begins</u></th><th><u>Maximum Period of Payment</u></th></tr> <tr> <td>Less than age 60</td><td>To Social Security Normal Retirement Age (SSNRA)</td></tr> <tr> <td>Age 60</td><td>60 months or to SSNRA, whichever is greater</td></tr> <tr> <td>Age 61</td><td>48 months or to SSNRA, whichever is greater</td></tr> <tr> <td>Age 62</td><td>42 months or to SSNRA, whichever is greater</td></tr> <tr> <td>Age 63</td><td>36 months or to SSNRA, whichever is greater</td></tr> <tr> <td>Age 64</td><td>30 months or to SSNRA, whichever is greater</td></tr> <tr> <td>Age 65</td><td>24 months</td></tr> <tr> <td>Age 66</td><td>21 months</td></tr> <tr> <td>Age 67</td><td>18 months</td></tr> <tr> <td>Age 68</td><td>15 months</td></tr> <tr> <td>Age 69 and over</td><td>12 months</td></tr> </table>	<u>Your Age When Disability Begins</u>	<u>Maximum Period of Payment</u>	Less than age 60	To Social Security Normal Retirement Age (SSNRA)	Age 60	60 months or to SSNRA, whichever is greater	Age 61	48 months or to SSNRA, whichever is greater	Age 62	42 months or to SSNRA, whichever is greater	Age 63	36 months or to SSNRA, whichever is greater	Age 64	30 months or to SSNRA, whichever is greater	Age 65	24 months	Age 66	21 months	Age 67	18 months	Age 68	15 months	Age 69 and over	12 months
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<b>Definition of Disability and Occupation</b>	For the first 24 months, you are considered disabled if your condition prevents you from performing the material and substantial duties of your own occupation and you have a 1% or more loss of monthly earnings.																								
<b>Partial Disability and Other Incentives</b>	If you return to work on a part-time basis, you have the advantage of being able to earn up to 100% of your monthly earnings when combining your part-time earnings from your employer and your disability benefit from Pacific Life. You may be eligible to receive an additional 20% for participating in an approved vocational rehabilitation plan.																								
<b>Deductible Income</b>	Benefits may be reduced by amounts you receive or are eligible to receive from deductible sources of income such as state disability and medical leave benefits, Workers' Compensation, and/or Social Security benefits.																								
<b>Pre-Existing Exclusion</b>	Benefits will not be paid if your condition is considered a pre-existing condition. If you file a claim in the first 12 months of the coverage effective date, Pacific Life will review 3 months before your coverage started to determine if you received any treatment related to the condition(s) for which you have filed a claim. Benefits will not be paid if you received treatment during that 3 month look back period.																								
<b>Limitations</b>	<p>Benefits payable for mental disorders are limited to 24 months per occurrence.</p> <p>Benefits payable for substance abuse are limited to 24 months per occurrence.</p>																								
<b>Taxability</b>	Employer-sponsored group Long-Term Disability insurance benefits may create taxable income to you. Benefits may be taxable, partially taxable, or non-taxable based on the manner premium is paid.																								

**Employee Assistance Program  
(EAP)**

This coverage includes Employee Assistance through our partner, TELUS Health. Promote your wellbeing through this voluntary, work-based program offering a wide range of free and confidential services and tools to support your mental, physical, and financial health.

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# Long-Term Disability Information

Coverage will be delayed if you are not in active employment status on the date the insurance, or an increase, would otherwise be effective.

Plan information denoted here is a general description of your benefits and is not inclusive of all benefits covered in the policy, nor is it a legal representation of your coverage. Full benefits are described in the Certificate of Coverage. The availability of the benefits and features described may vary by state. This Benefit Highlight Sheet reflects plan options offering during this enrollment period.

Depending on your elected benefit amount, you may need to submit evidence of insurability (EOI). EOI is an online health questionnaire that once completed, can assist in quicker decision for approval, and in some cases, without having to submit additional medical information.

## Exclusions & Limitations\*

The policy may not cover any disabilities caused by, contributed to by, or resulting from your:

- commission or attempt to commit a felony;
- intentionally self-inflicted harm;
- operating a motor vehicle while under the influence of alcohol as evidenced by a blood alcohol level in excess of the legal intoxication limit in the state where the policy is delivered or issued for delivery;
- the voluntary intake or use by any means of drugs, narcotics, poison, fumes or other controlled substance, unless prescribed or administered on the advice of a Physician, subject to the applicable law in the state where the policy is delivered or issued for delivery;
- 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;
- active participation in a riot, act of insurrection, rebellion or civil commotion, or act of terrorism;
- cosmetic surgery except when required for Your Regular Care as a result of Your Sickness or Injury.

\* This is a sample of standard Exclusions and limitations, please see your Certificate of Coverage for the complete listing of your Exclusions and Limitations per your Employer's plan.

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.

This policy is issued by Pacific Life & Annuity. Policy Form Series ICC23 PLA DISP, ICC23 PLA STDC, ICC23 PLA LTDC, PLA DISPOL 24, PLA LTDCERT 24, and PLA STDCERT 24. Form numbers, provisions, and availability may vary by state. The state-approved form is the governing document. Disability policy forms issued in Idaho include: ICC23 PLA DISP, ICC23 PLA STDC, ICC23 PLA LTDC.

Long-Term Disability 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.

EAP services are provided through an agreement with TELUS Health. TELUS Health is not a subsidiary or affiliate of Pacific Life Insurance. Information disclosed directly to TELUS Health is not disclosed to Pacific Life Insurance, and therefore is not subject to Pacific Life Insurance's privacy policy.

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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