

Benefit Highlight Sheet

Coverage effective date: May 01, 2025

Graham ISD

Pacific Life Critical Illness Insurance

Your employer offers group Critical Illness Insurance at cost-effective rates. This insurance helps ease the financial burden associated with the diagnosis and treatment of unanticipated illnesses like a heart attack, cancer, or stroke. This type of supplemental plan may also be referred to as Specified Disease Insurance.

If you are diagnosed with specified conditions covered by this policy that require a trip to the emergency room, urgent care, a visit to your physician, or the use of telemedicine, you will receive a direct, lump sum payment to help cover treatment costs, including out-of-pocket payments for medical plan deductibles, copays, and other everyday expenses.



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Key Features

- Coverage for you and your family
- Direct and prompt payment to you
- Easy enrollment and premiums paid through your employer via payroll deduction
- Ability to take the coverage with you if you leave your current employer
- Recurrence benefits if re-diagnosed
- Comprehensive coverage for a variety of conditions such as COVID-19 and cardiac arrest
- \$50 wellness screening benefit for each individual covered per plan year

Your Critical Illness Insurance is voluntary, which means you pay all the premium. You can choose to cover yourself, your spouse, and/or your child(ren). You must be enrolled for coverage to enroll your dependents.

Critical Illness Coverage Example

Beth, a software engineer with a young family, recently learned she has breast cancer. In this scenario, her Pacific Life Critical Illness coverage paid benefits directly to her for the following:

- Diagnosis
- Hospital Admission
- Second Opinion
- Family Care

These benefits helped pay for co-payments, deductibles, and other out-of-pocket expenses not covered by her health insurance. Additional benefits are also available if there is recurrence or a new illness is diagnosed

Your Benefit Amount options are \$10,000, \$20,000, or \$30,000.

You May Choose to Also Cover:	% of Employee Benefit Amount
Spouse / Domestic Partner / Civil Union Partner	50%

Critical Illness Plan Details

Key covered conditions of your Critical Illness policy are shown below. Percentages applied to the benefit amount you select. For example:

- For a heart attack, you will receive 100% of the benefit amount.
- For non-invasive cancer, you will receive 25% of the benefit amount.
- If you opt for spouse coverage, he/she will receive 50% of your benefit for a diagnosis.

Benefits	Benefit Amount Paid
Invasive Cancer	100%
Non-Invasive Cancer	25%
Heart Attack (Myocardial Infarction)	100%
Stroke	100%
Kidney Failure	100%
Hospitalization due to Pregnancy Complications	\$500 one-time payment per plan year
Family Care	20 days per plan year at \$75 per day
Wellness Benefit	\$50 per plan year for each covered person

Plan details denoted here are not inclusive of all benefits covered in the policy. Full benefits are described in the Certificate of Coverage. The availability of the benefits and features described may vary by state.

Limitations and Exclusions*

This insurance coverage has limitations and exclusions where you may not be covered. Product specifics, including limitations and exclusions, may vary by state, and the Certificate of Coverage includes comprehensive information. For example:

- If you hurt yourself on purpose or try to hurt yourself
- If your diagnosis resulted from impairment
- If you become sick or injured while involved in war related acts, declared or undeclared
- If you are sick or injured before you buy this insurance policy

*For a complete list of limitations and exclusions, see your Certificate of Coverage. This Benefit Highlight Sheet reflects your plan options offered during this enrollment period.

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

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.

Termination coverage age may vary. Please review your Certificate of Coverage for comprehensive information. When an employee reaches age 80, the coverage will terminate. If applicable, child coverage terminates at age 26 unless specified otherwise by a given state.

This Policy is issued by Pacific Life & Annuity Company. Policy Form Series: PLA-CI-POL23 and PLA-CI-CERT23. Form numbers, provisions and availability may vary by state. The state approved form is the governing document. Critical Illness policy forms issued in Idaho include PLA-CI-POL23-ID and PLA-CI-CERT23-ID.

Critical Illness 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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