

Pacific Life & Annuity Company

Benefit Highlight Sheet

Coverage effective date: September 01, 2025

Highland Park ISD Pacific Life Accident Insurance

Your employer offers group Accident Insurance at cost-effective rates to help provide financial support for expenses associated with an unexpected accident, allowing you to focus on a complete recovery.



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

With Accident Insurance, you receive a lump sum benefit paid directly to you when you suffer an injury that results in a trip to the emergency room, urgent care, physician's office, or a virtual consultation with a medical professional. This benefit can help cover treatment costs, including out-of-pocket payments for medical plan deductibles, copays, and other everyday expenses.

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
- Conditions such as PTSD and behavioral health are included
- \$50 wellness screening benefit for each individual covered per plan year

Your Accident 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.

Accident Coverage Example

Gia's children are actively involved in multiple school sports. This year, her son, who plays football, suffered a knee injury during a game. In this scenario, her Pacific Life Accident Insurance paid benefits when Gia's son:

- Traveled by ambulance
- Went to the emergency room
- Was admitted to the hospital
- Underwent surgery
- Participating in organized sports
- Was fitted for a knee brace
- Obtained X-rays
- Followed up with the doctor
- Received prescriptions

These benefits helped pay for co-payments, deductibles, and other out-of-pocket expenses not covered by their health insurance.

Accident Plan Details

Benefits	Benefit Amount Paid
Concussion	\$200 for 1 day per plan year
Open Reduction/Dislocations	Range from \$240-\$3,000 based on area of dislocation
Closed Reduction/Dislocations	50% of open dislocation
Partial Dislocation	25% of open dislocation
Open Reduction/Fractures	Range from \$240-\$3,000 based on area of fracture
Closed Reduction/Fractures	50% of an open reduction
Chip Fracture	25% of an open reduction
PTSD	\$100 for 1 time per plan year
Torn Knee Cartilage Outpatient Surgery	\$400 for up to 3 days per plan year
Air Ambulance	\$600 for up to 3 times per plan year
Ground/Water Ambulance	\$200 for up to 3 times per plan year
Emergency Room Treatment	\$100 for up to 3 times per plan year
Hospital Admission	\$500 for up to 1 times per plan year
Hospital Confinement	\$100 for up to 365 days per plan year
ICU Admission	\$500 for up to 1 day per plan year
ICU Confinement	\$100 for up to 30 days per plan year
X-Ray	\$50 for up to 2 times per plan year
Rehabilitation Unit Confinement	\$100 for up to 30 days per plan year
Inpatient Surgery	\$300-\$1,000 for 1 time per plan year
Exploratory/Arthroscopic	\$150 for up to 2 times per plan year
Accidental Death	\$25,000, Spouse \$25,000, Child \$25,000
Accidental Death Common Carrier	\$50,000, Spouse \$50,000, Child \$50,000
Organized Sport Injury	Additional 25% of total benefits paid for the covered accident
Wellness	\$50 per plan year for each covered person

Plan details denoted here are not inclusive of all benefits covered in the policy. 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 you are injured while you're impaired
- 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 coverage

*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-ACC-POL23 and PLA-ACC-CERT23. Form numbers, provisions and availability may vary by state. The state approved form is the governing document. Accident policy forms issued in Idaho include PLA-ACC-POL23-ID and PLA-ACC-CERT23-ID.

Accident 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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