

Pacific Life & Annuity Company

Low Option Benefit Highlight Sheet

Coverage effective date: September 01, 2025

Highland Park ISD**Pacific Life Hospital Indemnity Insurance**

Your employer offers group Hospital Indemnity Insurance at cost-effective rates to help ease financial expenses associated with the treatment for health issues, allowing you to focus on recovery.



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

With Hospital Indemnity, you will receive direct lump sum payments to help cover treatment costs, including out-of-pocket payments for medical plan deductibles, copays, and other everyday expenses if you are admitted to a hospital, confined to a hospital, visit the emergency room, urgent care, or your physician, or seek other forms of treatment.

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
- Benefits include newborn confinement, inpatient and outpatient expenses associated with behavioral health and substance abuse treatment facilities, family care, and hospice facilities
- \$50 wellness screening benefit for each individual covered per plan year

Your Hospital Indemnity 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.

Hospital Indemnity Coverage Example

Andrea knew heart disease ran in her family, but she didn't expect an emergency coronary stent at age 42 during her vacation. In this scenario, her Pacific Life Hospital Indemnity insurance paid Andrea benefits directly to her when she:

- Went to the emergency room
- Underwent lab work
- Was admitted to the hospital
- Received prescriptions
- Received inpatient surgery
- Prolonged her family's stay
- Recovered in the hospital

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

Hospital Indemnity Plan Details

Benefits	Benefit Amount Paid
Substance Use Inpatient Facility Confinement	\$150 for up to 30 days per plan year
Hospital Admission	\$1,500 for 2 admissions per plan year
Intensive Care Unit (ICU) Admission	\$1,500 for 2 admission per plan year
Hospital Confinement	\$150 per day for up to 30 days per plan year
ICU Confinement	\$300 per day for up to 30 days per plan year
Newborn Nursery Confinement	\$200 for 1 day per plan year
Wellness	\$50 per plan year for each eligible 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.

Rates 2025- 2026

Monthly Premium Rates

Employee	\$26.48
Employee + Spouse	\$49.34
Employee +Child(ren)	\$37.68
Employee + Family	\$62.66

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 plan design, 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 hurt while you're outside of the United States, its territories, or Canada
 - 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

Rates

Monthly Premium Rates	
Employee	\$26.48
Employee + Spouse	\$49.34
Employee + Child(ren)	\$37.68
Employee + Family (Spouse + Children)	\$62.66

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

Hospital Indemnity 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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Pacific Life & Annuity Company
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This notice applies to Hospital Indemnity Insurance.

**IMPORTANT: This is a fixed indemnity policy,
NOT health insurance**

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- Visit [HealthCare.gov](https://www.healthcare.gov) or call 1-800-318-2596 (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.