

Pacific Life's Long-Term Disability Insurance provides essential paycheck protection for employees unable to work due to illness or injury, with benefits potentially reaching up to 100% of pre-disability earnings, qualifying with as little as a 1% income loss. The policy includes a user-friendly claims process, support for transitioning from short-term to long-term disability, and access to experienced claims specialists and clinical resources. Key features include customizable plan options, a definition of disability based on "own occupation," and a work incentive benefit that encourages return to work by allowing employees to combine earnings with disability benefits. The policy also offers vocational rehabilitation services, a reasonable accommodation benefit for workplace modifications, and various optional benefits to assist employees during their recovery.

Funding can be fully insured, with premium contributions being employer-paid, employee-paid, or shared. The elimination period is flexible, with options to ensure a smooth transition from short-term to long-term disability. The policy includes a 24-month own occupation period and allows for recurrent disabilities without a new elimination period. Additional benefits include a catastrophic disability benefit, cost of living adjustments, and support for dependents requiring care. Exclusions apply for pre-existing conditions, mental disorders, and substance abuse, with specific limitations on these claims.

The policy also features portability, a waiver of premium, and an Employee Assistance Program through TELUS Health, emphasizing mental health support. Benefits may be offset by other sources of income, such as state disability benefits and Social Security. The policy is underwritten by Pacific Life & Annuity Company, with specific provisions varying by state. Comprehensive details, including limitations and exclusions, are outlined in the Certificate of Coverage.