

Pacific Life's Short-Term Disability Insurance provides financial protection for employees unable to work due to sickness, injury, or childbirth recovery, potentially covering up to 100% of pre-disability earnings with a minimum qualification of just 1% income loss. The policy includes customizable plan options, a definition of disability based on "own occupation," and various benefits such as a Work Incentive Benefit that encourages return to work by allowing combined benefits up to 100% of pre-disability income. Additional features include a Vocational Rehabilitation Incentive Benefit, optional coverage for pre-existing conditions, and a Dependent Care Expense Benefit for employees with eligible dependents. The policy is fully insured, with premium contributions that can be employer-paid, employee-paid, or shared. The elimination period can vary based on the type of disability, and multiple integration options for salary continuation are available. The maximum payment period ranges from 5 to 26 weeks, with common durations being 13 or 26 weeks. Employees benefit from a streamlined claims process, support from experienced claims specialists, and vocational rehabilitation services to facilitate their return to work. The policy also includes provisions for recurrent disabilities, reasonable accommodation benefits, and a survivor benefit in the event of the employee's death while receiving benefits. Coverage features may vary by state, and the Certificate of Coverage provides comprehensive details, including limitations and exclusions.