

Pacific Life &amp; Annuity Company

## Benefit Highlight Sheet

Coverage effective date: April 1, 2026

### International Minerals Carlsbad, Inc.

## Welcome to Pacific Life Group Term Life Insurance

Life insurance can provide you with a sense of security knowing that death benefits can assist your loved ones during difficult times, covering expenses like funeral costs and replacing lost income. Your employer offers group life insurance with Accidental Death and Dismemberment (AD&D) at cost-effective rates — typically less than an individual policy that you purchase on your own. See your options for this valued coverage.

### Basic Life Insurance Plan

Insured	Description
Employee	<ul style="list-style-type: none"><li>Your employer provides, at no cost to you, a life insurance benefit of 1x your annual salary, to a maximum of \$500,000.</li></ul>



# Voluntary Life Insurance Plan

Your Voluntary Life Insurance is paid for by you, offering protection with the options and benefit amounts you choose.

Insured	Description
<b>Employee</b>	<ul style="list-style-type: none"> <li>You may purchase a life insurance benefit. Amounts range in increments of \$10,000 from \$10,000 to \$500,000. For amounts above \$150,000, you will need to submit Evidence of Insurability.*</li> </ul>
<b>Spouse<sup>‡</sup></b>	<ul style="list-style-type: none"> <li>You may purchase a life insurance benefit for your spouse. Amounts range in increments of \$5,000 from \$5,000 to \$150,000. For amounts above \$50,000, your spouse will need to submit Evidence of Insurability.*</li> </ul>
<b>Child<sup>‡</sup></b>	<ul style="list-style-type: none"> <li>You may purchase a life insurance benefit of \$10,000 for your child.</li> </ul>

\* Evidence of Insurability (EOI) is an online health questionnaire that makes getting approved faster, and in many cases, without submitting additional medical information.

‡ You must be enrolled in Voluntary Life to enroll in Voluntary Life insurance for your Spouse and Child. Spouse life amount is limited to a maximum of 50% of the employee amount.

## Life Insurance Plan Features

The following plan features are included in your coverage

Features Included	Description	Basic Life	Voluntary Life
<b>Accelerated Benefit</b>	<ul style="list-style-type: none"> <li>If you are diagnosed with a terminal illness that has a life expectancy of 12 months or less, you can receive up to 75% of your life insurance while still living.</li> </ul>	<input type="radio"/>	<input type="radio"/>
<b>Portability</b>	<ul style="list-style-type: none"> <li>If your employment ends or your eligibility changes, you can keep your life insurance at group rates.</li> </ul>	<input type="radio"/>	<input type="radio"/>
<b>Conversion</b>	<ul style="list-style-type: none"> <li>You may convert your group life insurance to an individual policy if your coverage is reduced or terminated for any reason other than non-payment of premium.</li> </ul>	<input type="radio"/>	<input type="radio"/>
<b>Waiver of Premium</b>	<ul style="list-style-type: none"> <li>If you become Totally Disabled before age 65, you can continue your coverage without payment of premium until 65.</li> </ul>	<input type="radio"/>	<input type="radio"/>

## Basic AD&D Insurance Plan

Basic Accidental Death & Dismemberment (AD&D) insurance is offered at the same benefit amount as your Basic Life insurance coverage, giving you additional financial support in the event of accidental death or serious injury.

Features Included	Description
<b>Employee</b>	<ul style="list-style-type: none"> <li>Your employer provides, at no cost to you, AD&amp;D insurance benefit of 1x your annual salary, to a maximum of \$500,000.</li> </ul>

# Voluntary AD&D Insurance Plan

Voluntary Accidental Death & Dismemberment (AD&D) insurance provides the same benefit amount as your Voluntary Life insurance coverage, giving you additional financial support in the event of accidental death or serious injury.

Features Included	Description
<b>Employee</b>	<ul style="list-style-type: none"><li>You may purchase an AD&amp;D insurance benefit. Amounts range in increments of \$10,000 from \$10,000 to \$500,000.</li></ul>
<b>Spouse</b>	<ul style="list-style-type: none"><li>You may purchase an AD&amp;D insurance benefit. Amounts range in increments of \$5,000 from \$5,000 to \$150,000 for your spouse.</li></ul>
<b>Child</b>	<ul style="list-style-type: none"><li>You may purchase an AD&amp;D insurance benefit of \$10,000 for your child or children.</li></ul>

## General Plan Information

Receipt of a benefit under the Accelerated Benefit option will reduce the amount payable upon death and may adversely affect eligibility for Medicaid and/or other government benefits and entitlements. It may be considered taxable income and potential recipients should consult a tax attorney or advisor to evaluate any potential tax impact.

Your and your spouse's coverage may be subject to age reduction. See your Certificate of Coverage for the complete age reduction schedule.

## Exclusions

**Life insurance:** 2-year suicide exclusion applies to all employee-paid amounts.

**AD&D insurance\*:** The Policy does not cover any death or injury caused directly or indirectly, or contributed to by any of the following:

1. suicide;
2. any attempt at suicide;
3. any intentionally self-inflicted Injury;
4. an infection of any kind, not occurring as a direct result or consequence of an Injury;
5. sickness, disease, or infirmity of mind or body, or medical or surgical treatment for such sickness, disease, or infirmity;
6. active participation in a riot, insurrection, or terrorist activity;
7. active participation in war, declared or undeclared, or any act of war, whether civil or international, and any substantial armed conflict between organized forces of a military nature;
8. loss or death occurring while an Insured Person is incarcerated;
9. committing or attempting to commit a felony;
10. an attempt to commit or commission of a crime

\*This is not a complete list of exclusions. For a complete list, see your Certificate of Coverage.

This Benefit Highlight Sheet reflects your plan options offered during this enrollment period. For more details, see your Certificate of Coverage.

## Termination of Coverage:

Employee and spouse, if applicable, terminates at age 90. If applicable, child coverage terminates at age 26.

**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.

The information contained in this benefit highlight sheet is a brief summary of coverage benefits, limitations, and exclusions. Complete information is contained in the policy and certificate. In the event of a discrepancy, the policy and certificate control.

ICC23 PLICGTLP, ICC23 PLICGTLC, PLAGTLP23, and PLAGTLC23. Form numbers, provisions and availability may vary by state. The state approved form is the governing document. Life policy forms issued in Idaho include ICC23 PLICGTLP, ICC23 PLICGTLC.

Term Life 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.

Copyright 2024 © Pacific Life

