

Product highlights

Equitable offers the coverage that employees value most, with the plans you prefer. Disability insurance can provide a portion of lost income for a period of time, helping alleviate any financial hardship.¹

Short-Term Disability

Plan design feature ¹	2-9 lives	10-99*
Employer contribution	100% employer-paid; 100% participation	100% employer-paid; 100% participation contributory/voluntary: Greater of 10 enrolled or 25% participation
Benefit commencement – accident	15 days	1, 8, 15, 30 days
Benefit commencement – sickness	15 days	8, 15, 30 days
Maximum benefit duration	11, 24 weeks	9, 11, 12, 13, 22, 24, 25, 26, 52 weeks
Benefit percentage	60%	40%, 50%, 60%
Maximum weekly benefit/guaranteed issue	2-3 lives: up to \$500; 4-9 lives: up to \$1,000	Up to \$1,500
Minimum weekly benefit	\$25	\$15, \$20, \$25, \$50
Disability type	Residual; partial disability included	
Preexisting condition exclusion	3/12	None, 3/12, 6/12, 12/12
Coverage basis	Non-occupational	
FICA match	Available	

Long-Term Disability

Plan design feature ²	2-9 lives	10-99*
Employer contribution	100% employer-paid; 100% participation	100% employer-paid; 100% participation contributory/voluntary: Greater of 10 enrolled or 25% participation
Benefit percentage	60%	40%, 50%, 60%, 66 ² /3%
Elimination period	90, 180 days	60, 90, 120, 150, 180, 365 days
Maximum monthly benefit/guaranteed issue	2-3 lives: \$3,000 restricted industries: \$3,000 4-9 lives: \$6,000	Up to \$8,000
Minimum monthly benefit	Greater of \$100 or 10% of gross benefit	Greater of \$100 or 10% of Gross Benefit; Greater of \$150 or 10% of Gross Benefit; Flat \$50, Flat \$100, Flat \$150
Own occupation period	24 month own occ / any ccc after	
Social Security integration	Direct family	Direct family; direct primary
Maximum payment duration	ADEA 1 w/ SSNRA; 5 year graded (restricted industries)	ADEA 1 w/ SSNRA; ADEA 1 w/ RBD; 5 year graded
Disability type	Residual; partial disability included	
Recurrent disability	6 months	
Preexisting condition exclusion	12/24	3/12; 6/12; 12/12; 12/24; 3/6/12; 12/12/24
Mental illness/substance abuse limitation	24 months (lifetime combined)	12 or 24 months (lifetime combined)
Return to work incentive	12 months	
Survivor income benefit	3 months	Not included; 3 months
Rehabilitation program	Included	
Workplace modification	Included	

*Travel Assistance and Employee Assistance Program are available on 10+ employer funded short- and long-term disability plans.^{3,4} For use with Louisiana-issued groups only.

The right life insurance coverage can help protect loved ones and provide stability when it's most needed.

Basic and Voluntary Life (51+ lives)

Plan design feature ²	Basic life	Voluntary life
Employer contribution	100% employer-paid; 100% participation contributory: greater of 10 enrolled or 75% participation	Greater of 10 enrolled or 25% participation
Multiple of salary	1-3x salary to a max of \$300,000	40%, 50%, 60%, 662/3%
Flat benefit amounts	\$10,000 - \$50,000**	60, 90, 120, 150, 180, 365 days
Guaranteed issue	Up to \$300,000	Up to \$8,000
Age reduction	35% reduction at age 65; 50% reduction at age 70	
Minimum benefit amount	\$10,000	
Waiver of premium	Included; terminates at age 65 or 70	
Accelerated death benefit	75% to \$250,000	
Spouse coverage	Up to \$25,000	Up to 50% of employee amount to a max of \$250,000
Spouse guaranteed issue	Up to \$25,000	
Child coverage	\$5,000 or \$10,000	
Portability	Not available	Available
Travel assistance and employee assistance program ^{3,4}	Not available	Available

Basic and Voluntary AD&D (51+ lives)

Plan design feature ²	Basic AD&D	Voluntary AD&D
Principal sum	Will match life plan design	

Additional benefit options may be available. Please contact your broker for more details.

1 These products only provide disability income insurance. THESE POLICIES ARE NOT MEDICARE SUPPLEMENT PLANS. They do NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. The policies have limitations and exclusions. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. Policy form/contract AXEBP15DI; MOEBP15DI; and state variations.

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3 Travel assistance services are considered non-insurance services and are provided by AXA Assistance USA, Inc. Certain benefits provided

under the Travel Assistance Program are underwritten by a licensed third-party insurance company. The Travel Assistance Program and services provided are separate and apart from the insurance provided by Equitable. Equitable is not affiliated with AXA Assistance USA, Inc.

4 Employee Assistance Program (“EAP”) work/life services, which are provided by ComPsych® Corporation, are not insurance, and the charge is segregated from the insurance cost but included in the total amount billed. Equitable is not responsible or liable for care, services or advice given by any provider or vendor of the services. Some services are not available in all states. Equitable reserves the right to discontinue any of the services it provides at any time. ComPsych® is not affiliated with Equitable, and services it provides are separate and apart from the insurance provided by Equitable.

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