

# Equitable - Employer Provided Life Insurance & Short Term Disability

- [Employer Provided Short-Term Disability Plan](#)
- [Employer Provided Employee Life Insurance Plan](#)

# Employer Provided Short-Term Disability Plan

# Protection by your side while you recover

Financial help to cover expenses if you're ill, injured or give birth  
 Short-term disability insurance benefit summary



**40%**

Watch this quick video to learn more

## Did you know?

Only 40% of U.S. households have enough in liquid savings to cover at least 3 months of their recurring expenses.<sup>1</sup>



One in four of today's 20-year-olds can expect to be out of work for at least a year because of a disabling condition before they reach the normal retirement age.<sup>2</sup>



## Benefit plan and features

**Class definition:** Class 1 – All Active Full Time Employees

### Coverage details

Cost of Coverage	Your employer pays the full cost.
Weekly Benefit	60% of pre-disability earnings
Maximum Weekly Benefit	\$1,000
Benefits Begin - Injuries	8 <sup>th</sup> Day
Benefits Begin - Sicknesses	8 <sup>th</sup> Day

## Benefit plan and features

Maximum Benefit Period	12 weeks
Pre-Existing Condition Limitation	None

## Understanding your benefits

### Commonly Used Terms

<b>Maximum Benefit Period</b>	Means the maximum number of weeks for which benefits may be payable.
<b>Pre-Disability Earnings</b>	Means Your regular weekly rate of pay from Your Employer in effect on the date immediately prior to the date you became disabled. Pre-Disability Earnings includes any deductions made for pre-tax contributions to a qualified deferred compensation plan, Section 125 plan or flexible spending account and does not include commissions, bonuses, tips and tokens, overtime pay or any other fringe benefits or extra compensation.

### Frequently Asked Questions

<b>Can I work part-time and still be eligible for a benefit?</b>	Yes, you can work part-time and still be eligible for a partial benefit as long as you continue to meet the definition of disability.
<b>How much will I receive if I am working part-time and still disabled?</b>	It depends on how much you are earning from your part-time work and whether or not the part-time work is part of an approved rehabilitation program. If the part-time work is part of an approved rehabilitation program, then we will reduce your Short-Term Disability benefit by one-half (1/2) of your part-time earnings. If the part-time work is not part of an approved rehabilitation program, then your Short-Term Disability benefit will be based on your percentage of earnings loss. For example, if you are losing 50% of your earnings, then the Short-Term Disability benefit would be reduced by half.
<b>How long will I receive Short-Term Disability benefits for?</b>	As long as you continue to meet the definition of disability, you can receive benefits for up to the maximum benefit period outlined in the "Coverage Details" section. For example, if your benefits commence on the 8th day of disability and you are disabled for 6 weeks, you would receive 5 weeks of benefit payments.
<b>How are my Short-Term Disability benefits impacted by any state medical leave benefits I may be eligible for?</b>	Your Short-Term Disability benefits will be reduced by any state medical leave benefits you may be eligible for.
<b>How are maternity claims treated?</b>	Maternity claims are treated the same as any other illness.
<b>Are my Short-Term Disability benefits taxable?</b>	It depends. If you are paying the full cost of the plan with post-tax dollars, then your Short-Term Disability benefits may be non-taxable; however if your employer is paying the full cost or your contributions are on a pre-tax basis, then your benefits are generally taxable. Please consult your HR department for further details on your specific plan.
<b>Am I eligible for Short-Term Disability benefits if I cannot work due to a pandemic?</b>	Maybe. If you meet the definition of disability, then you may be eligible for Short-Term Disability benefits.
<b>Are disabilities due to mental illness or substance abuse covered?</b>	Yes, they are treated the same as any other illness.
<b>How do I submit a claim?</b>	The best way to submit your Short-Term Disability claim to Equitable is by calling our disability team at (866) 274-9887. You can also contact your employer's HR department to obtain a claim form or go to <a href="https://equitable.com/employee-benefits/customer-service/forms/disability">https://equitable.com/employee-benefits/customer-service/forms/disability</a> and download a claim form.



**Contact us at  
(866) 274-9887  
with any questions  
you may have.**

This includes questions on how we can provide language translation services at no cost to you and how we can assist the visually impaired with form completion and other information.

**Email:** Customer Service at  
EBCustomerService@equitable.com.



Members requiring assistance with hearing impairment can contact our TDD line directly at (800) 877-8973.

**Visit [equitable.com/employeebenefits](https://equitable.com/employeebenefits)  
and log on to EB360® to view your account details.**

<sup>1</sup> disabilitycanhappen.org/disability-statistic/. Accessed August 2022.

<sup>2</sup> ssa.gov/oact/NOTES/ran6/an2020-6.pdf.

### Important Information

**Limitations and exclusions:** The following is a summary. A complete list of applicable exclusions and limitations are included in the policy and certificate. State variations may apply. Exclusions may include disabilities caused or contributed to by: war or an act of war, intentionally self-inflicted injury, your commission of or attempt to commit a felony, sustained as a result of work done for another employer (including self-employment), or for which Workers' Compensation benefits are paid, or may be paid, if duly claimed. Benefits will not be paid unless you are under the regular care of a physician. Benefits will not be paid if you are eligible for payment under a prior disability plan sponsored by your employer that was terminated before the effective date of the policy. Benefits may be offset by other benefit income you receive due to the loss of income from disability.

**This policy provides limited benefits:** This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance, and does not satisfy the requirement for minimum essential coverage under the Affordable Care Act. THIS POLICY IS NOT A MEDICARE SUPPLEMENT PLAN. The certificate has exclusions and limitations for certain conditions that may affect any benefits payable. For costs and complete details of the coverage, please see the actual policy or contact your benefits representative. Benefits payable are subject to all terms and conditions of the certificate. Policy contract form#: AXEBP15DI; MOEBP15DI and state variations. Availability is subject to state approvals.

**Legal disclosures:** Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY), Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company with an administrative office located in Charlotte, NC, and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI and TN). All group insurance products are issued either by Equitable Financial or Equitable America, which have sole responsibility for their respective insurance and backed solely by their claims-paying obligations. Some products are not available in all states.

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# Employer Provided Employee Life Insurance Plan

# Protection for you and your loved ones

## Life insurance benefit summary



**The importance of Life insurance**

The right life insurance coverage can help protect your loved ones and help provide financial stability when they need it most. They can use the benefit to fund a child's education, pay off a mortgage or pay for everyday expenses.



48%

Watch this quick video to learn more

**Did you know?**



More than 1/3 of households would feel the financial impact in less than 6 months if the primary wage earner died!

Today, few have the coverage they need. And 48% of households (60 million) have an average life insurance coverage gap of

\$200,000



### Basic Life/AD&D Benefit plan and features

**Class definition:** Class 1 – All Active Full Time Employees

Coverage Details	Employee
Life Benefit Amount	1x Basic Annual Earnings
Life Maximum Benefit	\$50,000
Guaranteed Issue Amount	\$50,000
Life Age Reduction	
Age 65 but less than 70	65%
Age 70 or over	50%
<i>Any reduction pursuant to this provision will take place on the next Policyholder anniversary date</i>	

Coverage Details	Employee
Accelerated Death Benefit	75% up to \$250,000
Waiver of Premium	Included
Conversion	Included
Accidental Death & Dismemberment (AD&D) Benefit Amount	100% of Life Insurance Benefit
AD&D Maximum Benefit	Matches Life Insurance Maximum
AD&D Age Reduction	Matches Life

AD&D Features	Employee
Common Carrier Benefit	Included
Day Care Benefit	Included
Child Education Benefit	Included
Exposure/Disappearance Benefit	Included
Rehabilitation/Physical Therapy Benefit	Included
Repatriation Benefit	Included
Seatbelt and Airbag Benefits	Included
Spouse Training Benefit	Included

## Understanding your benefits

### Commonly Used Terms

<b>Guarantee Issue Amount</b>	This is the amount of insurance available without having to provide evidence of insurability (also known as proof of good health).
<b>Accelerated Death Benefit</b>	Allows you access to a portion of your Life insurance while you are alive if you have a qualifying condition, such as a terminal illness, cognitive impairment, or the inability to perform two or more activities of daily living without assistance.
<b>Basic Annual Earnings</b>	Means your regular rate of pay from your employer in effect on the date immediately prior to the date the covered loss occurs. It includes any deductions made for pre-tax contributions to a qualified deferred compensation plans, section 125 plan, or flexible spending account. It does not include commissions, bonuses, tips, tokens, overtime pay or any other fringe benefits or extra compensation.
<b>Conversion</b>	Allows you convert your group term Life insurance coverage to an individual, whole life policy if your coverage is reduced or ends.

### Frequently Asked Questions

<b>Are my spouse and dependent children eligible for coverage?</b>	No, your employer's plan does not provide for coverage on your spouse or children.
<b>Does the coverage decrease as I get older?</b>	Yes, the age reductions are shown in the "Benefit Plan & Features" section. The coverage will reduce on the next Policyholder anniversary date following your attainment of the ages shown. The percentages referenced are what the coverage reduces to and are all based on the original amount of coverage. For example, if you are covered for \$50,000 and the coverage reduces to 65% at age 65, your coverage will reduce to \$32,500 on the policy anniversary following your 65th birthday.

**Is the accidental death benefit in addition to the life benefit?**

Yes, if the insured dies as a result of a covered accident, the beneficiary will receive both the life and accidental death benefits.

**How do I convert my coverage?**

Contact your employer's HR department for the applicable conversion forms. You can also call Equitable customer service at (866)274-9887 or access the forms at <https://equitable.com/employee-benefits/customer-service/forms>

**How do I name a beneficiary?**

Your employer will provide you with a form that will allow you to name primary and contingent beneficiaries.

**Can I change my beneficiary?**

Yes, you just need to complete a new beneficiary form and be sure to provide a copy to your employer.

**What happens if I die and didn't name a beneficiary?**

The insurance proceeds may be paid out to a specific family member or your estate, check your insurance certificate for the language applicable to your plan.



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and log on to EB360<sup>®</sup> to view your account details.**

<sup>1</sup> 2022 Insurance Barometer Study, Life Happens and LIMRA.

<sup>2</sup> [limra.com/en/newsroom/news-releases/2021/industry-associations-unite-to-help-address-the-life-insurance-coverage-gap-in-the-united-states/](https://limra.com/en/newsroom/news-releases/2021/industry-associations-unite-to-help-address-the-life-insurance-coverage-gap-in-the-united-states/), accessed August 2022.

### Important Information

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**This policy provides limited benefits:** The policy has limitations and exclusions. Optional riders and/or features may incur additional costs. For costs and complete details of the coverage, please see the actual policy or contact your benefits representative. Benefits payable are subject to all terms and conditions of the certificate. Plan documents are the final arbiter of coverage. Policy contract forms: ICC18 MOEBPLI; ICC18 AXEBPLI; MOEBP0618 LI; AXEBP0618 LI; and state variations.

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