



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	8, 15 days	1, 8, 15, 30 days
Benefit commencement — sickness	8, 15 days	8, 15, 30 days
Maximum benefit duration	11, 12, 24, 25 weeks	9, 11, 12, 13, 22, 24, 25, 26, 52 weeks
Benefit percentage	50%, 60%, 66⅔%	50%, 60%, 66⅔%
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	Residual; partial disability included
Preexisting condition exclusion	3/12	None, 3/12, 6/12, 12/12
Coverage basis	Nonoccupational	Nonoccupational
FICA match	Available	Available

Long-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 percentage	50%, 60%, 66⅔%	50%, 60%, 66⅔%
Elimination period	90, 180 days	90, 180 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, flat \$50, flat \$100	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 months	None, 12 months, 24 months
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, 5-year graded, 2-year graded
Disability type	Residual; partial disability included	Residual; partial disability included
Recurrent disability	6 months	6 months
Preexisting condition exclusion	3/12, 6/12, 12/12	3/12, 6/12, 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	12 months
Survivor income benefit	3 months	Not included; 3 months
Rehabilitation program	Mandatory, Voluntary	Mandatory, Voluntary
Workplace modification	Included	Included

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

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	1-5x salary to a maximum of \$500,000
Flat benefit amounts	Up to \$100,000	Up to \$100,000
Increments	Not applicable	Up to \$30,000 to a maximum of \$500,000
Guaranteed issue	Up to \$300,000	Up to \$150,000
Age reduction	To 65% at age 65; to 50% at age 70; other options available	To 65% at age 65; to 50% at age 70; other options available
Minimum benefit amount	Up to \$10,000	Up to \$10,000
Waiver of premium	Included; 6- or 9-month elimination period; terminates at age 65 or 70	Included; 6- or 9-month elimination period; terminates at age 65 or 70
Accelerated death benefit	75% to \$250,000	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	Up to \$25,000
Child coverage	\$5,000 or \$10,000	Up to \$10,000
Portability	Not available	Available
Travel assistance and employee assistance program ⁵	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	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 noninsurance 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.

5 Travel Assistance and Employee Assistance Program are available on 10+ employer funded short- and long-term disability plans.

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