



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.



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.¹

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	2x Basic Annual Earnings
Life Maximum Benefit	\$200,000
Guaranteed Issue Amount	\$200,000
Life Age Reduction	
Age 65 but less than 70	65%
Age 70 or over	50%

Any reduction pursuant to this provision will take place on the next Policyholder anniversary date

Coverage Details	Employee
Accelerated Death Benefit	75% up to \$250,000
Waiver of Premium	Included
Portability	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
Exposure/Disappearance Benefit	Included
Rehabilitation/Physical Therapy Benefit	Included
Seatbelt and Airbag Benefits	Included

Understanding your benefits

Commonly Used Terms

Guarantee Issue Amount	This is the amount of insurance available without having to provide evidence of insurability (also known as proof of good health).
Accelerated Death Benefit	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.
Basic Annual Earnings	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.
Portability	Allows you to take your group term Life insurance coverage with you if you leave your employer.
Conversion	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

Are my spouse and dependent children eligible for coverage?	No, your employer's plan does not provide for coverage on your spouse or children.
Does the coverage decrease as I get older?	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 port or convert my coverage?

Contact your employer's HR department for the applicable portability and/or 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 much does the portability coverage cost?

The rate for portability coverage is the same as the rate under your employer's plan.

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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¹2022 Insurance Barometer Study, Life Happens and LIMRA.

²limra.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

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. AD&D Benefits may not be payable for injuries caused or contributed to by or incurred: physical or mental illness or disease or related medical treatment, infection not occurring as a direct result of accidental bodily injury, suicide or intentionally self-inflicted injury, war or act of war, while incarcerated, participating in a felony or illegal activity, intoxication, voluntary drug use unless administered by and used as instructed by a physician or for over-the-counter drugs in accordance with manufacturer's instructions, participation in certain activities involving an increased risk of injury as listed in the policy and certificate (ex: mountain climbing, sky diving).

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.

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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AD&D Features	Employee
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Basic Annual Earnings	Means Your average annual earnings from Your Employer based on Your Statement of Wages Earned and Taxes Withheld (Form W-2) for: 1) the one full tax year immediately prior to the date the covered loss occurs; or 2) the total number of calendar months You worked for Your Employer as an Active Employee, if less than the period above,
Portability	Allows you to take your group term Life insurance coverage with you if you leave your employer.
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Frequently Asked Questions

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Does the coverage decrease as I get older?	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.

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Supplemental Life/AD&D Benefit plan and features

Class definition: Class 1 – All Active Full Time Employees

Life Benefit	Employee	Spouse	Children
Life Benefit Amount	Increments of \$10,000	Increments of \$5,000	Live birth to 14 days: \$500 15 days to age 26: Increments of \$10,000
Life Maximum Benefit	The lesser of 5 times Basic Annual Earnings or \$300,000	\$150,000, not to exceed 50% of employee coverage amount	\$10,000
Guaranteed Issue Amount	\$150,000	\$30,000	\$10,000
Life Age Reduction			

Life Benefit	Employee	Spouse	Children
Age 65 but less than 70	65%	Matches Employee	None
Age 70 or over	50%	Matches Employee	None
<i>Any reduction pursuant to this provision will take place on the next Policyholder anniversary date</i>			
Accelerated Death Benefit	75% up to \$250,000	75% up to \$250,000	Not Applicable
Waiver of Premium	Included	Included	Included
Portability	Included	Included	Included
Conversion	Included	Included	Included
Accidental Death & Dismemberment (AD&D) Benefit Amount	Increments of \$10,000	100% of Life Insurance Benefit	100% of Life Insurance Benefit
AD&D Maximum Benefit	The lesser of 5 times Basic Annual Earnings or \$300,000	\$150,000, not to exceed 50% of employee coverage amount	\$10,000
AD&D Age Reduction	Matches Life	Matches Life	None
AD&D Features	Employee	Spouse	Children
Common Carrier Benefit	Included	Not Applicable	Not Applicable
Rehabilitation/Physical Therapy Benefit	Included	Included	Included
Seatbelt and Airbag Benefits	Included	Included	Included

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Commonly Used Terms

Guarantee Issue Amount	This is the amount of insurance available without having to provide evidence of insurability (also known as proof of good health).
Accelerated Death Benefit	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.
Waiver of Premium	Provides for the continuation of insurance without premium payment if you become disabled (details around ages).
Basic Annual Earnings	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.
Portability	Allows you to take your group term Life insurance coverage with you if you leave your employer.
Conversion	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

When can I enroll for coverage?	You can enroll when you are initially eligible, during any annual enrollment period, or within 31 days of a family status change. Evidence of insurability (also known as proof of good health) may be required. Please see your coverage certificate for details.
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When can I change my amount of coverage?	You can change your amount of coverage during any annual enrollment period or within 31 days of a family status change. Evidence of insurability (also known as proof of good health) may be required. Please see your coverage certificate for details.
Are my spouse and dependent children eligible for coverage?	Yes, your spouse, domestic partner, or civil union partner and your dependent children are eligible for coverage. Your dependent children are eligible for coverage up to the date on which they turn 26 years old.
Does the coverage decrease as I get older?	Yes, the age reductions are shown in the "Benefit Plan & Features" section. The coverage on you and your spouse 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.
Can I elect AD&D insurance only?	No, you must elect Life insurance in order to be eligible to elect AD&D insurance.
How do I port or convert my coverage?	Contact your employer's HR department for the applicable portability and/or 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 much does the portability coverage cost?	The rate for portability coverage is the same as the rate under your employer's plan.
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.

Cost Summary

Monthly Sample Costs – Employee Life

Age	Coverage Amount									
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
Less than 25	\$0.60	\$1.20	\$1.80	\$2.40	\$3.00	\$3.60	\$4.20	\$4.80	\$5.40	\$6.00
25-29	\$0.60	\$1.20	\$1.80	\$2.40	\$3.00	\$3.60	\$4.20	\$4.80	\$5.40	\$6.00
30-34	\$0.80	\$1.60	\$2.40	\$3.20	\$4.00	\$4.80	\$5.60	\$6.40	\$7.20	\$8.00
35-39	\$0.90	\$1.80	\$2.70	\$3.60	\$4.50	\$5.40	\$6.30	\$7.20	\$8.10	\$9.00
40-44	\$1.29	\$2.58	\$3.87	\$5.16	\$6.45	\$7.74	\$9.03	\$10.32	\$11.61	\$12.90
45-49	\$2.03	\$4.06	\$6.09	\$8.12	\$10.15	\$12.18	\$14.21	\$16.24	\$18.27	\$20.30
50-54	\$3.17	\$6.34	\$9.51	\$12.68	\$15.85	\$19.02	\$22.19	\$25.36	\$28.53	\$31.70
55-59	\$4.99	\$9.98	\$14.97	\$19.96	\$24.95	\$29.94	\$34.93	\$39.92	\$44.91	\$49.90
60-64	\$7.04	\$14.08	\$21.12	\$28.16	\$35.20	\$42.24	\$49.28	\$56.32	\$63.36	\$70.40
65-69	\$12.40	\$24.80	\$37.20	\$49.60	\$62.00	\$74.40	\$86.80	\$99.20	\$111.60	\$124.00
70-74	\$21.12	\$42.24	\$63.36	\$84.48	\$105.60	\$126.72	\$147.84	\$168.96	\$190.08	\$211.20
75-79	\$45.18	\$90.36	\$135.54	\$180.72	\$225.90	\$271.08	\$316.26	\$361.44	\$406.62	\$451.80
80 and over	\$100.46	\$200.92	\$301.38	\$401.84	\$502.30	\$602.76	\$703.22	\$803.68	\$904.14	\$1,004.60

This chart is a summary and does not include all the coverage options available.

Monthly Sample Costs – Employee AD&D

Age	Coverage Amount									
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
All	\$0.26	\$0.52	\$0.78	\$1.04	\$1.30	\$1.56	\$1.82	\$2.08	\$2.34	\$2.60

This chart is a summary and does not include all the coverage options available.

Monthly Sample Costs – Spouse Life

Age	Coverage Amount									
	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
Less than 25	\$0.30	\$0.60	\$0.90	\$1.20	\$1.50	\$1.80	\$2.10	\$2.40	\$2.70	\$3.00
25-29	\$0.30	\$0.60	\$0.90	\$1.20	\$1.50	\$1.80	\$2.10	\$2.40	\$2.70	\$3.00
30-34	\$0.40	\$0.80	\$1.20	\$1.60	\$2.00	\$2.40	\$2.80	\$3.20	\$3.60	\$4.00
35-39	\$0.45	\$0.90	\$1.35	\$1.80	\$2.25	\$2.70	\$3.15	\$3.60	\$4.05	\$4.50
40-44	\$0.65	\$1.29	\$1.94	\$2.58	\$3.23	\$3.87	\$4.52	\$5.16	\$5.81	\$6.45
45-49	\$1.02	\$2.03	\$3.05	\$4.06	\$5.08	\$6.09	\$7.11	\$8.12	\$9.14	\$10.15
50-54	\$1.59	\$3.17	\$4.76	\$6.34	\$7.93	\$9.51	\$11.10	\$12.68	\$14.27	\$15.85
55-59	\$2.50	\$4.99	\$7.49	\$9.98	\$12.48	\$14.97	\$17.47	\$19.96	\$22.46	\$24.95
60-64	\$3.52	\$7.04	\$10.56	\$14.08	\$17.60	\$21.12	\$24.64	\$28.16	\$31.68	\$35.20
65-69	\$6.20	\$12.40	\$18.60	\$24.80	\$31.00	\$37.20	\$43.40	\$49.60	\$55.80	\$62.00
70-74	\$10.56	\$21.12	\$31.68	\$42.24	\$52.80	\$63.36	\$73.92	\$84.48	\$95.04	\$105.60
75-79	\$22.59	\$45.18	\$67.77	\$90.36	\$112.95	\$135.54	\$158.13	\$180.72	\$203.31	\$225.90
80 and over	\$50.23	\$100.46	\$150.69	\$200.92	\$251.15	\$301.38	\$351.61	\$401.84	\$452.07	\$502.30

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Monthly Sample Costs – Spouse AD&D

Age	Coverage Amount									
	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
All	\$0.10	\$0.20	\$0.30	\$0.40	\$0.50	\$0.60	\$0.70	\$0.80	\$0.90	\$1.00

This chart is a summary and does not include all the coverage options available.

Monthly Sample Costs – Children Life

Coverage Amount										
\$10,000										
\$0.90										

*Regardless of the number of children covered.

Monthly Sample Costs – Children AD&D

Coverage Amount										
\$10,000										
\$0.87										

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AD&D Age Reduction	Matches Life	Matches Life	None
AD&D Features	Employee	Spouse	Children
Common Carrier Benefit	Included	Not Applicable	Not Applicable
Rehabilitation/Physical Therapy Benefit	Included	Included	Included
Seatbelt and Airbag Benefits	Included	Included	Included

Understanding your benefits

Commonly Used Terms

Guarantee Issue Amount	This is the amount of insurance available without having to provide evidence of insurability (also known as proof of good health).
Accelerated Death Benefit	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.
Waiver of Premium	Provides for the continuation of insurance without premium payment if you become disabled (details around ages).
Basic Annual Earnings	Means Your average annual earnings from Your Employer based on Your Statement of Wages Earned and Taxes Withheld (Form W-2) for: 1) the one full tax year immediately prior to the date the covered loss occurs; or 2) the total number of calendar months You worked for Your Employer as an Active Employee, if less than the period above,
Portability	Allows you to take your group term Life insurance coverage with you if you leave your employer.
Conversion	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

When can I enroll for coverage?	You can enroll when you are initially eligible, during any annual enrollment period, or within 31 days of a family status change. Evidence of insurability (also known as proof of good health) may be required. Please see your coverage certificate for details.
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When can I change my amount of coverage?	You can change your amount of coverage during any annual enrollment period or within 31 days of a family status change. Evidence of insurability (also known as proof of good health) may be required. Please see your coverage certificate for details.
Are my spouse and dependent children eligible for coverage?	Yes, your spouse, domestic partner, or civil union partner and your dependent children are eligible for coverage. Your dependent children are eligible for coverage up to the date on which they turn 26 years old.
Does the coverage decrease as I get older?	Yes, the age reductions are shown in the "Benefit Plan & Features" section. The coverage on you and your spouse 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.
Can I elect AD&D insurance only?	No, you must elect Life insurance in order to be eligible to elect AD&D insurance.
How do I port or convert my coverage?	Contact your employer's HR department for the applicable portability and/or 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 much does the portability coverage cost?	The rate for portability coverage is the same as the rate under your employer's plan.
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.

Cost Summary

Monthly Sample Costs – Employee Life

Age	Coverage Amount									
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
Less than 25	\$0.60	\$1.20	\$1.80	\$2.40	\$3.00	\$3.60	\$4.20	\$4.80	\$5.40	\$6.00
25-29	\$0.60	\$1.20	\$1.80	\$2.40	\$3.00	\$3.60	\$4.20	\$4.80	\$5.40	\$6.00
30-34	\$0.80	\$1.60	\$2.40	\$3.20	\$4.00	\$4.80	\$5.60	\$6.40	\$7.20	\$8.00
35-39	\$0.90	\$1.80	\$2.70	\$3.60	\$4.50	\$5.40	\$6.30	\$7.20	\$8.10	\$9.00
40-44	\$1.29	\$2.58	\$3.87	\$5.16	\$6.45	\$7.74	\$9.03	\$10.32	\$11.61	\$12.90
45-49	\$2.03	\$4.06	\$6.09	\$8.12	\$10.15	\$12.18	\$14.21	\$16.24	\$18.27	\$20.30
50-54	\$3.17	\$6.34	\$9.51	\$12.68	\$15.85	\$19.02	\$22.19	\$25.36	\$28.53	\$31.70
55-59	\$4.99	\$9.98	\$14.97	\$19.96	\$24.95	\$29.94	\$34.93	\$39.92	\$44.91	\$49.90
60-64	\$7.04	\$14.08	\$21.12	\$28.16	\$35.20	\$42.24	\$49.28	\$56.32	\$63.36	\$70.40
65-69	\$12.40	\$24.80	\$37.20	\$49.60	\$62.00	\$74.40	\$86.80	\$99.20	\$111.60	\$124.00
70-74	\$21.12	\$42.24	\$63.36	\$84.48	\$105.60	\$126.72	\$147.84	\$168.96	\$190.08	\$211.20
75-79	\$45.18	\$90.36	\$135.54	\$180.72	\$225.90	\$271.08	\$316.26	\$361.44	\$406.62	\$451.80
80 and over	\$100.46	\$200.92	\$301.38	\$401.84	\$502.30	\$602.76	\$703.22	\$803.68	\$904.14	\$1,004.60

This chart is a summary and does not include all the coverage options available.

Monthly Sample Costs – Employee AD&D

Age	Coverage Amount									
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
All	\$0.26	\$0.52	\$0.78	\$1.04	\$1.30	\$1.56	\$1.82	\$2.08	\$2.34	\$2.60

This chart is a summary and does not include all the coverage options available.

Monthly Sample Costs – Spouse Life

Age	Coverage Amount									
	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
Less than 25	\$0.30	\$0.60	\$0.90	\$1.20	\$1.50	\$1.80	\$2.10	\$2.40	\$2.70	\$3.00
25-29	\$0.30	\$0.60	\$0.90	\$1.20	\$1.50	\$1.80	\$2.10	\$2.40	\$2.70	\$3.00
30-34	\$0.40	\$0.80	\$1.20	\$1.60	\$2.00	\$2.40	\$2.80	\$3.20	\$3.60	\$4.00
35-39	\$0.45	\$0.90	\$1.35	\$1.80	\$2.25	\$2.70	\$3.15	\$3.60	\$4.05	\$4.50
40-44	\$0.65	\$1.29	\$1.94	\$2.58	\$3.23	\$3.87	\$4.52	\$5.16	\$5.81	\$6.45
45-49	\$1.02	\$2.03	\$3.05	\$4.06	\$5.08	\$6.09	\$7.11	\$8.12	\$9.14	\$10.15
50-54	\$1.59	\$3.17	\$4.76	\$6.34	\$7.93	\$9.51	\$11.10	\$12.68	\$14.27	\$15.85
55-59	\$2.50	\$4.99	\$7.49	\$9.98	\$12.48	\$14.97	\$17.47	\$19.96	\$22.46	\$24.95
60-64	\$3.52	\$7.04	\$10.56	\$14.08	\$17.60	\$21.12	\$24.64	\$28.16	\$31.68	\$35.20
65-69	\$6.20	\$12.40	\$18.60	\$24.80	\$31.00	\$37.20	\$43.40	\$49.60	\$55.80	\$62.00
70-74	\$10.56	\$21.12	\$31.68	\$42.24	\$52.80	\$63.36	\$73.92	\$84.48	\$95.04	\$105.60
75-79	\$22.59	\$45.18	\$67.77	\$90.36	\$112.95	\$135.54	\$158.13	\$180.72	\$203.31	\$225.90
80 and over	\$50.23	\$100.46	\$150.69	\$200.92	\$251.15	\$301.38	\$351.61	\$401.84	\$452.07	\$502.30

This chart is a summary and does not include all the coverage options available.

Monthly Sample Costs – Spouse AD&D

Age	Coverage Amount									
	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
All	\$0.10	\$0.20	\$0.30	\$0.40	\$0.50	\$0.60	\$0.70	\$0.80	\$0.90	\$1.00

This chart is a summary and does not include all the coverage options available.

Monthly Sample Costs – Children Life

Coverage Amount										
\$10,000										
\$0.90										

*Regardless of the number of children covered.

Monthly Sample Costs – Children AD&D

Coverage Amount										
\$10,000										
\$0.87										

*Regardless of the number of children covered.



**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
and log on to EB360® to view your account details.**

¹ 2022 Insurance Barometer Study, Life Happens and LIMRA.

² 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

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. If an Insured Person dies by suicide within two years from their coverage issue date, we will only pay the amount of premiums paid. AD&D Benefits may not be payable for injuries caused or contributed to by or incurred: physical or mental illness or disease or related medical treatment, infection not occurring as a direct result of accidental bodily injury, suicide or intentionally self-inflicted injury, war or act of war, while incarcerated, participating in a felony or illegal activity, intoxication, voluntary drug use unless administered by and used as instructed by a physician or for over-the-counter drugs in accordance with manufacturer's instructions, participation in certain activities involving an increased risk of injury as listed in the policy and certificate (ex: mountain climbing, sky diving).

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.

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.

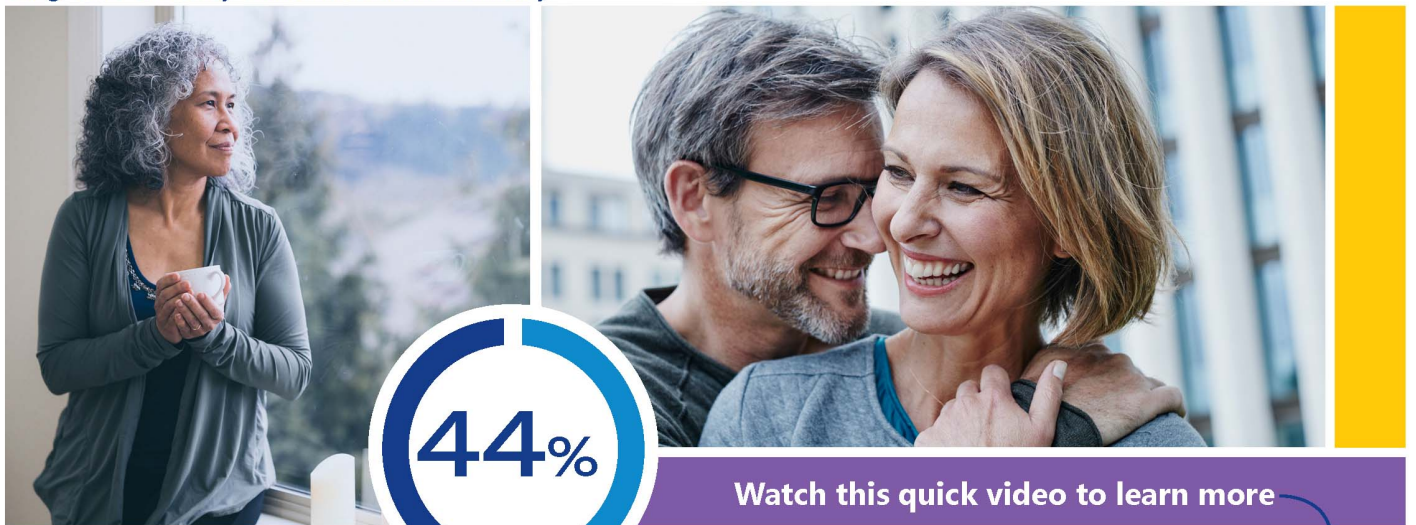


Protection for your income

Protection to help replace income in challenging times. Pays a portion of your salary after you have been ill or injured for an extended period of time.

When you need to recover from an extended illness or injury, this benefit will start paying a portion of your salary after a certain period of time, typically after short-term disability payments end.

Long-term disability insurance benefit summary



Did you know?

According to a 2019 study, medically-related income loss contributed to 44% of bankruptcy filings.¹



Only 28% of U.S. households have enough in liquid savings to cover at least 6 months of their recurring expenses.¹



Benefit plan and features

Class definition: Class 1 – All Active Full Time Employees

Coverage details

Cost of Coverage	Your employer pays the full cost.
Monthly Benefit	60% of pre-disability earnings
Maximum Monthly Benefit	\$5,000
Minimum Monthly Benefit	Greater of \$100 or 10% of Gross benefit

Benefit plan and features

Elimination Period	90 Days																		
Maximum Benefit Period	<table border="1"> <thead> <tr> <th>Age When Disabled</th> <th>Maximum Duration</th> </tr> </thead> <tbody> <tr> <td>Prior to Age 63</td> <td>To your Social Security Normal Retirement Age or 48 months, whichever is greater</td> </tr> <tr> <td>Age 63</td> <td>To your Social Security Normal Retirement Age or 42 months, whichever is greater</td> </tr> <tr> <td>Age 64</td> <td>36 months</td> </tr> <tr> <td>Age 65</td> <td>30 months</td> </tr> <tr> <td>Age 66</td> <td>27 months</td> </tr> <tr> <td>Age 67</td> <td>24 months</td> </tr> <tr> <td>Age 68</td> <td>21 months</td> </tr> <tr> <td>Age 69 and over</td> <td>18 months</td> </tr> </tbody> </table>	Age When Disabled	Maximum Duration	Prior to Age 63	To your Social Security Normal Retirement Age or 48 months, whichever is greater	Age 63	To your Social Security Normal Retirement Age or 42 months, whichever is greater	Age 64	36 months	Age 65	30 months	Age 66	27 months	Age 67	24 months	Age 68	21 months	Age 69 and over	18 months
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Age 69 and over	18 months																		
Definition of Disability	<p>You are prevented from performing one or more of the Essential Duties of:</p> <ol style="list-style-type: none"> 1) Your Occupation during the Elimination Period; 2) Your Occupation, for the 24 months following the Elimination Period, and as a result Your Current Monthly Earnings are less than 80% of Your Indexed Pre-disability Earnings; and 3) after that, Any Occupation. 																		
Pre-Existing Condition Limitation	3/12																		
Return to Work Incentive Benefit	Included																		
Rehabilitation Services	Included																		
Survivor Income Benefit	Included																		
Family Care Deduction Benefit	Included																		
Workplace Accommodation Benefit	Included																		

Understanding your benefits

Commonly Used Terms

Elimination Period	Means the number of days you need to be disabled before Long-Term Disability benefits begin.
Maximum Benefit Period	Defines the maximum period of time benefits may be payable.
Pre-Disability Earnings	Means Your regular monthly 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.
Pre-existing condition	Means any condition for which you received medical care during the 3 consecutive months prior to your effective date of coverage or the effective date of any increase in coverage. The plan will not pay any benefit, or any increase in benefits, for any disability that results from, or is caused or contributed to by, a pre-existing condition, unless at the time you become disabled, you have been continuously insured for 12 consecutive months. Please see your insurance certificate for details.

Frequently Asked Questions

Can I work part-time and still satisfy the elimination period?

Yes, you can work part-time and still satisfy the elimination period. Any days that you work full-time will not count towards satisfaction of the elimination period.

Can I work part-time and still be eligible for a benefit?

Yes, as long as you continue to meet the definition of disability you will be eligible for a partial benefit.

Are rehabilitation services included?

Yes. We will work with you and your physician to plan, adapt, and put into place options and services to meet your return-to-work needs. This may include vocational testing and training, workplace modifications, job placement, transitional work, and other similar services.

How much will I receive if I am working part-time and still disabled?

During the return-to-work benefit period you can receive up to 100% of your pre-disability earnings from a combination of your part-time earnings and your Long-Term Disability benefit. Following the return-to-work benefit period, your Long-Term Disability benefit will be based on your percentage of earnings loss. For example, if you are losing 50% of your earnings, then your Long-Term Disability benefit would be reduced by half.

How are my Long-Term Disability benefits impacted by any other benefits I may be eligible for, such as worker's compensation or social security disability?

Generally speaking your Long-Term Disability benefits will be reduced by any benefits you receive as a result of your disability. Please see your coverage certificate for details.

Are my Long-Term Disability benefits taxable?

It depends. If you are paying the full cost of the plan with post-tax dollars, then your Long-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.

Are disabilities due to mental illness or substance abuse covered?

Yes, however the maximum benefit period is limited to 24 months.

How do I submit a claim?

Contact your employer's HR department to obtain a claim form or go to <https://equitable.com/employee-benefits/customer-service/forms/disability> and download a claim form.



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

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Visit equitable.com/employeebenefits
and log on to EB360® to view your account details.

¹ disabilitycanhappen.org/disability-statistic/. Accessed August 2022.

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, or by your being engaged in an illegal occupation. 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.

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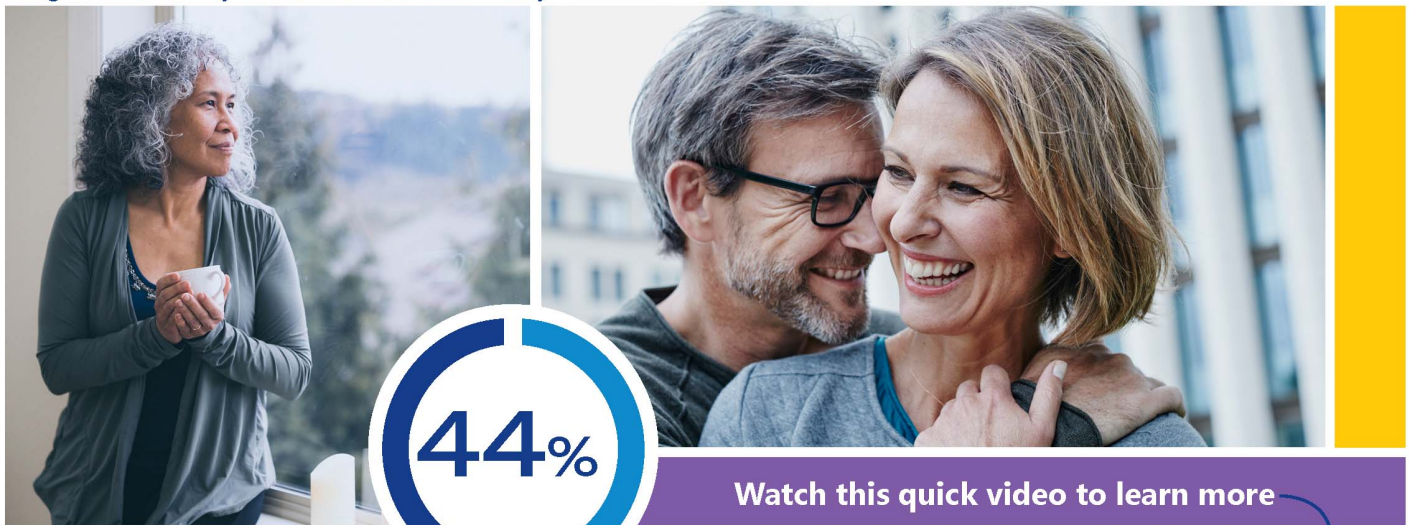
EQUITABLE

Protection for your income

Protection to help replace income in challenging times. Pays a portion of your salary after you have been ill or injured for an extended period of time.

When you need to recover from an extended illness or injury, this benefit will start paying a portion of your salary after a certain period of time, typically after short-term disability payments end.

Long-term disability insurance benefit summary



Did you know?

According to a 2019 study, medically-related income loss contributed to 44% of bankruptcy filings.¹



Only 28% of U.S. households have enough in liquid savings to cover at least 6 months of their recurring expenses.¹



Benefit plan and features

Class definition: Class 2 – All Active Full Time Executives

Coverage details

Cost of Coverage	Your employer pays the full cost.
Monthly Benefit	60% of pre-disability earnings
Maximum Monthly Benefit	\$5,000
Minimum Monthly Benefit	Greater of \$100 or 10% of Gross benefit

Benefit plan and features

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Definition of Disability	You are prevented from performing one or more of the Essential Duties of: <ol style="list-style-type: none"> 1) Your Occupation during the Elimination Period; 2) Your Occupation, for the 24 months following the Elimination Period, and as a result Your Current Monthly Earnings are less than 80% of Your Indexed Pre-disability Earnings; and 3) after that, Any Occupation. 																		
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Understanding your benefits

Commonly Used Terms

Elimination Period	Means the number of days you need to be disabled before Long-Term Disability benefits begin.
Maximum Benefit Period	Defines the maximum period of time benefits may be payable.
Pre-Disability Earnings	Means Your average monthly earnings from Your Employer based on Your Statement of Wages Earned and Taxes Withheld (Form W-2) for: <ol style="list-style-type: none"> 1) the one full tax year immediately prior to the date you became disabled; or 2) the total number of calendar months You worked for Your Employer as an Active Employee, if less than the period above.
Pre-existing condition	Means any condition for which you received medical care during the 3 consecutive months prior to your effective date of coverage or the effective date of any increase in coverage. The plan will not pay any benefit, or any increase in benefits, for any disability that results from, or is caused or contributed to by, a pre-existing condition, unless at the time you become disabled, you have been continuously insured for 12 consecutive months. Please see your insurance certificate for details.

Frequently Asked Questions

Can I work part-time and still satisfy the elimination period?

Yes, you can work part-time and still satisfy the elimination period. Any days that you work full-time will not count towards satisfaction of the elimination period.

Can I work part-time and still be eligible for a benefit?

Yes, as long as you continue to meet the definition of disability you will be eligible for a partial benefit.

Are rehabilitation services included?

Yes. We will work with you and your physician to plan, adapt, and put into place options and services to meet your return-to-work needs. This may include vocational testing and training, workplace modifications, job placement, transitional work, and other similar services.

How much will I receive if I am working part-time and still disabled?

During the return-to-work benefit period you can receive up to 100% of your pre-disability earnings from a combination of your part-time earnings and your Long-Term Disability benefit. Following the return-to-work benefit period, your Long-Term Disability benefit will be based on your percentage of earnings loss. For example, if you are losing 50% of your earnings, then your Long-Term Disability benefit would be reduced by half.

How are my Long-Term Disability benefits impacted by any other benefits I may be eligible for, such as worker's compensation or social security disability?

Generally speaking your Long-Term Disability benefits will be reduced by any benefits you receive as a result of your disability. Please see your coverage certificate for details.

Are my Long-Term Disability benefits taxable?

It depends. If you are paying the full cost of the plan with post-tax dollars, then your Long-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.

Are disabilities due to mental illness or substance abuse covered?

Yes, however the maximum benefit period is limited to 24 months.

How do I submit a claim?

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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.

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¹ disabilitycanhappen.org/disability-statistic/. Accessed August 2022.

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, or by your being engaged in an illegal occupation. 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.

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