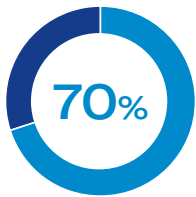
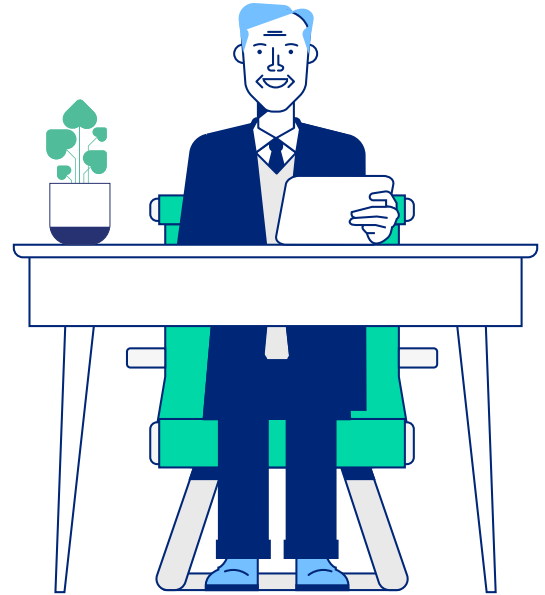




Why the right disability insurance can make a difference

Even with careful planning and saving, most people count on a steady paycheck to cover their monthly expenses. Employers who take steps to offer the right disability insurance program may see an increase in employee productivity and happiness, as their workers are able to stay at work or return to work more quickly after an accident or illness.



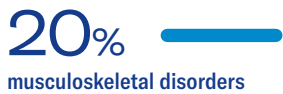
Be prepared for the unexpected

70% of working Americans would have financial difficulties within a month of losing their steady paycheck.¹

Most common types of disabilities



Short-term disabilities:²



Long-term disabilities:³



How can you reduce costs and have a healthier workforce?

Offering comprehensive short- and long-term disability insurance can:



Treat the whole person, not just the specific injury or illness, helping them feel better faster so they can stay at work or get back to work more quickly.



Reduce the overall cost associated with the disability – for both employee and employer.

Why choose Equitable?

Your plan, your way



Choose from **basic or customized plan designs** to meet employee needs.

Employer-funded and voluntary plans available.

Easy telephone intake (short-term disability)



Reduces the need for paper forms to **speed up the claims process.**

Our agile team will support employees throughout the process of filing a claim.



Employee assistance program

Live phone support or face-to-face visits to help with anxiety, stress, grief or relationship conflicts.



Help finding child and elder care.

Free 30-minute consultation and 25% reduction in legal fees for family law, wills, etc.⁴

Financial experts to assist with retirement planning, taxes, budgeting, bankruptcy and more.⁴



Online and live phone support.

Compassionate and thorough claims management

Partial disability payments: Eligibility for benefits if employee can work part-time while disabled.

Modify worksite: Payout can be spent on worksite modifications (long-term disability).



Find another job: Assistance finding other employment (résumé prep, classes, interview techniques).

To learn more, visit equitable.com/employeebenefits.

Suite of Insurance Products



Dental



Vision



Life



Short-Term Disability



Long-Term Disability



Accident



Critical Illness

- 1 "What Do You Know About Disability Insurance" survey, Life Happens, 2018.
- 2 Integrated Benefits Institute, Health and Productivity Benchmarking 2016 (released November 2017), Short-Term Disability, All Employers. Condition-specific results.
- 3 Integrated Benefits Institute, Health and Productivity Benchmarking 2016 (released November 2017), Long-Term Disability, All Employers. Condition-specific results.
- 4 This service is not available in the state of New York.

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. Please read your certificate carefully for details regarding your benefits, reductions, limitations, and exclusions. Policy form/contract AXEBP15DI; MOEBP15DI and state variations.

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