

Powerfully simpleSM

Keep your clients competitive so they can recruit and retain top talent

Equitable is different from other employee benefits carriers. Our cloud-based technology lets you use any platform you want — even current benefit administration and payroll platforms. Plus, we’ve dramatically cut setup times — from weeks to days. Also, you’ll be able to switch enrollment vendors in just weeks instead of months, using our simplified and customizable format.

| Coverage | Benefit | How quickly do we pay claims?* |
|---------------------------------|--|--|
| Dental | Pays for regular cleanings and covers all or part of other procedures, such as fillings, crowns, root canals and braces. Extensive network provides access to more than 120,000 dentists and 350,000 locations nationwide. | 5 business days |
| Vision | Pays for eye exams, frames and lenses. Employees can choose from 76,000 access points and over 5,000 retail chain locations. | In-network: 5 business days, no claim form required Out-of-network: 15 business days |
| Life | Helps offset financial burdens after the loss of a loved one. AD&D rider options available. Includes travel assistance program (where available). | 10 business days from “in good order” (all forms received) |
| Short- and Long-Term Disability | Replacement income can cover regular expenses while the employee is recovering from a medical condition, illness or injury. Includes employee assistance program (where available). | Short-term: 10 business days, option for telephone submission Long-term: 20 calendar days (transition STD to LTD); 30 calendar days (stand-alone LTD) |
| Accident | Covers many types of accidents and pays a cash benefit when employees are injured. Includes wellness benefit (where available). | 10 business days; less than 5 days on average |
| Critical Illness | Employees receive a lump-sum cash payment if diagnosed with a covered illness. | 10 business days; wellness claims in less than 5 days |

* If all requirements are sent in (clean claim form). Claim form required unless otherwise noted.

Our benefits are designed to meet the highest standards of today’s competitive workforce.



Dental



Vision



Life



Short-Term Disability



Long-Term Disability



Accident



Critical Illness

To learn more, contact your **Equitable sales executive.**

Each product has limitations and exclusions. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. Some products may not be available in all states. The policy provisions may vary or be unavailable in some states.

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 main administrative headquarters in Jersey City, NJ; and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN). All group insurance products are issued either by Equitable Financial or Equitable America, which have sole responsibility for their respective insurance and are backed solely by their claims-paying obligations. Some products are not available in all states. Powerfully simple is a service mark of Equitable Holdings, Inc., NY, NY.