



# 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



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 3 – All Active Full Time Employees who are enrolled in the Employer's Medical Plan earning at least \$43,333 and electing Buy-Up Plan Flat \$675

### Coverage details

Cost of Coverage	You pay the cost of the additional \$400 weekly benefit.
Weekly Benefit	A Flat \$675 (\$275 Core STD benefit with additional \$400 benefit)
Maximum Weekly Benefit	\$675 (\$275 Core STD benefit with additional \$400 benefit)
Guarantee Issue Amount	\$675 (\$275 Core STD benefit with additional \$400 benefit)
Benefits Begin - Injuries	15 <sup>th</sup> Day
Benefits Begin - Sickesses	15 <sup>th</sup> Day

## Benefit plan and features

Maximum Benefit Period	13 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>Guarantee Issue Amount</b>	Is the amount of insurance available without having to provide evidence of insurability (also known as proof of good health).
<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>When can I enroll for coverage?</b>	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.
<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.

## How do I submit a claim?

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 <https://equitable.com/employee-benefits/customer-service/forms/disability> and download a claim form.

## Cost Summary

### Monthly Rates Per \$10 of Weekly Benefit

Age	Rate
Less than 25	\$0.161
25-29	\$0.159
30-34	\$0.181
35-39	\$0.186
40-44	\$0.204
45-49	\$0.251
50-54	\$0.329
55-59	\$0.437
60-64	\$0.531
65 and over	\$0.581



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](mailto: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.

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