



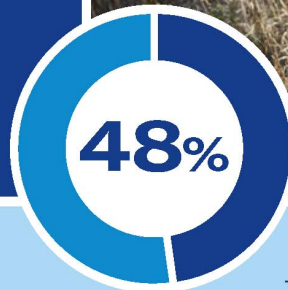
Protection for you and your loved ones

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 Executive Employees

Coverage Details	Employee	Spouse	Child
Life Benefit Amount	\$112,000	\$2,000	Live birth to 14 days: \$500 15 days to age 26: \$2,000
Life Maximum Benefit	\$112,000	\$2,000	\$2,000
Guaranteed Issue Amount	\$112,000	\$2,000	\$2,000
Life Age Reduction			
Age 65 but less than 70	65%	None	None

Coverage Details	Employee	Spouse	Child
Age 70 but less than 75	45%	None	None
Age 75 but less than 80	30%	None	None
Age 80 or over	20%	None	None
<i>Any reduction pursuant to this provision will take place on the next Policyholder anniversary date</i>			
Accelerated Death Benefit	80% up to \$112,000	80% up to \$112,000	Not Applicable
Waiver of Premium	Included	Included	Included
Portability	Included	Included	Included
Conversion	Included	Included	Included
Accidental Death & Dismemberment (AD&D) Benefit Amount	100% of Life Insurance Benefit	Not Applicable	Not Applicable
AD&D Maximum Benefit	Matches Life Insurance Maximum	Not Applicable	Not Applicable
AD&D Age Reduction	Matches Life	Not Applicable	Not Applicable
AD&D Features	Employee	Spouse	Child
Common Carrier Benefit	Included	Not Applicable	Not Applicable
Exposure/Disappearance Benefit	Included	Not Applicable	Not Applicable
Rehabilitation/Physical Therapy Benefit	Included	Not Applicable	Not Applicable
Seatbelt and Airbag Benefits	Included	Not Applicable	Not Applicable

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.
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?	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.

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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**Members requiring
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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. 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.

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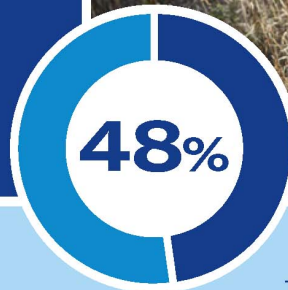
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\$200,000



Basic Life/AD&D Benefit plan and features

Class definition: Class 2 – All Active Full Time Hourly Employees

Coverage Details	Employee	Spouse	Child
Life Benefit Amount	\$37,500	\$2,000	Live birth to 14 days: \$500 15 days to age 26: \$2,000
Life Maximum Benefit	\$37,500	\$2,000	\$2,000
Guaranteed Issue Amount	\$37,500	\$2,000	\$2,000
Life Age Reduction			
Age 65 but less than 70	65%	None	None

Coverage Details	Employee	Spouse	Child
Age 70 but less than 75	45%	None	None
Age 75 but less than 80	30%	None	None
Age 80 or over	20%	None	None
<i>Any reduction pursuant to this provision will take place on the next Policyholder anniversary date</i>			
Accelerated Death Benefit	80% up to \$30,000	80% up to \$30,000	Not Applicable
Waiver of Premium	Included	Included	Included
Portability	Included	Included	Included
Conversion	Included	Included	Included
Accidental Death & Dismemberment (AD&D) Benefit Amount	100% of Life Insurance Benefit	Not Applicable	Not Applicable
AD&D Maximum Benefit	Matches Life Insurance Maximum	Not Applicable	Not Applicable
AD&D Age Reduction	Matches Life	Not Applicable	Not Applicable
AD&D Features	Employee	Spouse	Child
Common Carrier Benefit	Included	Not Applicable	Not Applicable
Exposure/Disappearance Benefit	Included	Not Applicable	Not Applicable
Rehabilitation/Physical Therapy Benefit	Included	Not Applicable	Not Applicable
Seatbelt and Airbag Benefits	Included	Not Applicable	Not Applicable

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.
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?	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.

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>

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

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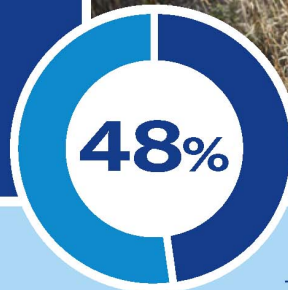
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Basic Life/AD&D Benefit plan and features

Class definition: Class 3 – All Active Full Time Salaried Employees, excluding Executives,

Coverage Details	Employee	Spouse	Child
Life Benefit Amount	\$75,000	\$2,000	Live birth to 14 days: \$500 15 days to age 26: \$2,000
Life Maximum Benefit	\$75,000	\$2,000	\$2,000
Guaranteed Issue Amount	\$75,000	\$2,000	\$2,000
Life Age Reduction			
Age 65 but less than 70	65%	None	None

Coverage Details	Employee	Spouse	Child
Age 70 but less than 75	45%	None	None
Age 75 but less than 80	30%	None	None
Age 80 or over	20%	None	None
<i>Any reduction pursuant to this provision will take place on the next Policyholder anniversary date</i>			
Accelerated Death Benefit	80% up to \$75,000	80% up to \$75,000	Not Applicable
Waiver of Premium	Included	Included	Included
Portability	Included	Included	Included
Conversion	Included	Included	Included
Accidental Death & Dismemberment (AD&D) Benefit Amount	100% of Life Insurance Benefit	Not Applicable	Not Applicable
AD&D Maximum Benefit	Matches Life Insurance Maximum	Not Applicable	Not Applicable
AD&D Age Reduction	Matches Life	Not Applicable	Not Applicable

AD&D Features	Employee	Spouse	Child
Common Carrier Benefit	Included	Not Applicable	Not Applicable
Exposure/Disappearance Benefit	Included	Not Applicable	Not Applicable
Rehabilitation/Physical Therapy Benefit	Included	Not Applicable	Not Applicable
Seatbelt and Airbag Benefits	Included	Not Applicable	Not Applicable

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.
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?	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.

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?

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\$200,000



Supplemental Life/AD&D Benefit plan and features

Class definition: Class 1 – All Active Full Time Executive Employees

Life Benefit	Employee	Spouse	Children
Life Benefit Amount	Increments of \$10,000	Increments of \$10,000	Live birth to 14 days: \$500 15 days to age 26: Increments of \$2,000
Life Maximum Benefit	The lesser of 5 times Basic Annual Earnings or \$600,000	\$200,000, not to exceed 50% of employee coverage amount	\$10,000
Guaranteed Issue Amount	\$300,000	\$50,000	\$10,000
Life Age Reduction			

Life Benefit	Employee	Spouse	Children
Age 65 but less than 70	65%	Matches Employee	None
Age 70 but less than 75	45%	Matches Employee	None
Age 75 but less than 80	30%	Matches Employee	None
Age 80 or over	20%	Matches Employee	None
<i>Any reduction pursuant to this provision will take place on the next Policyholder anniversary date</i>			
Accelerated Death Benefit	80% up to \$600,000	80% up to \$600,000	Not Applicable
Waiver of Premium	Included	Included	Included
Portability	Included	Included	Included
Conversion	Included	Included	Included
Accidental Death & Dismemberment (AD&D) Benefit Amount	100% of Life Insurance Benefit	100% of Life Insurance Benefit	100% of Life Insurance Benefit
AD&D Maximum Benefit	Matches Life Insurance Maximum	\$200,000, 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

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 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.
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	\$0.50	\$1.00	\$1.50	\$2.00	\$2.50	\$3.00	\$3.50	\$4.00	\$4.50	\$5.00
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	\$1.00	\$2.00	\$3.00	\$4.00	\$5.00	\$6.00	\$7.00	\$8.00	\$9.00	\$10.00
45-49	\$1.50	\$3.00	\$4.50	\$6.00	\$7.50	\$9.00	\$10.50	\$12.00	\$13.50	\$15.00
50-54	\$2.30	\$4.60	\$6.90	\$9.20	\$11.50	\$13.80	\$16.10	\$18.40	\$20.70	\$23.00
55-59	\$4.30	\$8.60	\$12.90	\$17.20	\$21.50	\$25.80	\$30.10	\$34.40	\$38.70	\$43.00
60-64	\$6.60	\$13.20	\$19.80	\$26.40	\$33.00	\$39.60	\$46.20	\$52.80	\$59.40	\$66.00
65-69	\$12.70	\$25.40	\$38.10	\$50.80	\$63.50	\$76.20	\$88.90	\$101.60	\$114.30	\$127.00
70-74	\$20.60	\$41.20	\$61.80	\$82.40	\$103.00	\$123.60	\$144.20	\$164.80	\$185.40	\$206.00
75-79	\$20.60	\$41.20	\$61.80	\$82.40	\$103.00	\$123.60	\$144.20	\$164.80	\$185.40	\$206.00

Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
80 and over	\$20.60	\$41.20	\$61.80	\$82.40	\$103.00	\$123.60	\$144.20	\$164.80	\$185.40	\$206.00

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	\$0.27	\$0.54	\$0.81	\$1.08	\$1.35	\$1.62	\$1.89	\$2.16	\$2.43	\$2.70

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

Monthly Sample Costs – Spouse 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	\$0.44	\$0.88	\$1.32	\$1.76	\$2.20	\$2.64	\$3.08	\$3.52	\$3.96	\$4.40
25-29	\$0.44	\$0.88	\$1.32	\$1.76	\$2.20	\$2.64	\$3.08	\$3.52	\$3.96	\$4.40
30-34	\$0.48	\$0.96	\$1.44	\$1.92	\$2.40	\$2.88	\$3.36	\$3.84	\$4.32	\$4.80
35-39	\$0.60	\$1.20	\$1.80	\$2.40	\$3.00	\$3.60	\$4.20	\$4.80	\$5.40	\$6.00
40-44	\$0.79	\$1.58	\$2.37	\$3.16	\$3.95	\$4.74	\$5.53	\$6.32	\$7.11	\$7.90
45-49	\$1.32	\$2.64	\$3.96	\$5.28	\$6.60	\$7.92	\$9.24	\$10.56	\$11.88	\$13.20
50-54	\$2.22	\$4.44	\$6.66	\$8.88	\$11.10	\$13.32	\$15.54	\$17.76	\$19.98	\$22.20
55-59	\$4.17	\$8.34	\$12.51	\$16.68	\$20.85	\$25.02	\$29.19	\$33.36	\$37.53	\$41.70
60-64	\$8.19	\$16.38	\$24.57	\$32.76	\$40.95	\$49.14	\$57.33	\$65.52	\$73.71	\$81.90
65-69	\$18.52	\$37.04	\$55.56	\$74.08	\$92.60	\$111.12	\$129.64	\$148.16	\$166.68	\$185.20
70-74	\$34.34	\$68.68	\$103.02	\$137.36	\$171.70	\$206.04	\$240.38	\$274.72	\$309.06	\$343.40
75-79	\$34.34	\$68.68	\$103.02	\$137.36	\$171.70	\$206.04	\$240.38	\$274.72	\$309.06	\$343.40
80 and over	\$34.34	\$68.68	\$103.02	\$137.36	\$171.70	\$206.04	\$240.38	\$274.72	\$309.06	\$343.40

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

Monthly Sample Costs – Spouse 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	\$0.17	\$0.34	\$0.51	\$0.68	\$0.85	\$1.02	\$1.19	\$1.36	\$1.53	\$1.70

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

Monthly Sample Costs – Children Life

Coverage Amount				
\$2,000	\$4,000	\$6,000	\$8,000	\$10,000
\$0.42	\$0.84	\$1.25	\$1.67	\$2.09

*Regardless of the number of children covered.

Monthly Sample Costs – Children AD&D

Coverage Amount				
\$2,000	\$4,000	\$6,000	\$8,000	\$10,000
\$0.09	\$0.19	\$0.28	\$0.38	\$0.47

*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.**



**Members requiring
assistance with
hearing impairment
can contact our
TDD line directly
at (800) 877-8973.**

Email: Customer Service at
EBCustomerService@equitable.com.

**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.



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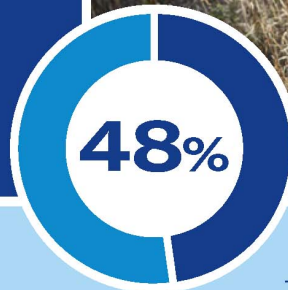
Protection for you and your loved ones

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



Supplemental Life/AD&D Benefit plan and features

Class definition: Class 2 – All Active Full Time Employees Excluding Executives

Life Benefit	Employee	Spouse	Children
Life Benefit Amount	Increments of \$10,000	Increments of \$10,000	Live birth to 14 days: \$500 15 days to age 26: Increments of \$2,000
Life Maximum Benefit	The lesser of 5 times Basic Annual Earnings or \$600,000	\$200,000, not to exceed 50% of employee coverage amount	\$10,000
Guaranteed Issue Amount	\$300,000	\$50,000	\$10,000
Life Age Reduction			

Life Benefit	Employee	Spouse	Children
Age 65 but less than 70	65%	Matches Employee	None
Age 70 but less than 75	45%	Matches Employee	None
Age 75 but less than 80	30%	Matches Employee	None
Age 80 or over	20%	Matches Employee	None
<i>Any reduction pursuant to this provision will take place on the next Policyholder anniversary date</i>			
Accelerated Death Benefit	80% up to \$600,000	80% up to \$600,000	Not Applicable
Waiver of Premium	Included	Included	Included
Portability	Included	Included	Included
Conversion	Included	Included	Included
Accidental Death & Dismemberment (AD&D) Benefit Amount	100% of Life Insurance Benefit	100% of Life Insurance Benefit	100% of Life Insurance Benefit
AD&D Maximum Benefit	Matches Life Insurance Maximum	\$200,000, 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

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 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.
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	\$0.50	\$1.00	\$1.50	\$2.00	\$2.50	\$3.00	\$3.50	\$4.00	\$4.50	\$5.00
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	\$1.00	\$2.00	\$3.00	\$4.00	\$5.00	\$6.00	\$7.00	\$8.00	\$9.00	\$10.00
45-49	\$1.50	\$3.00	\$4.50	\$6.00	\$7.50	\$9.00	\$10.50	\$12.00	\$13.50	\$15.00
50-54	\$2.30	\$4.60	\$6.90	\$9.20	\$11.50	\$13.80	\$16.10	\$18.40	\$20.70	\$23.00
55-59	\$4.30	\$8.60	\$12.90	\$17.20	\$21.50	\$25.80	\$30.10	\$34.40	\$38.70	\$43.00
60-64	\$6.60	\$13.20	\$19.80	\$26.40	\$33.00	\$39.60	\$46.20	\$52.80	\$59.40	\$66.00
65-69	\$12.70	\$25.40	\$38.10	\$50.80	\$63.50	\$76.20	\$88.90	\$101.60	\$114.30	\$127.00
70-74	\$20.60	\$41.20	\$61.80	\$82.40	\$103.00	\$123.60	\$144.20	\$164.80	\$185.40	\$206.00
75-79	\$20.60	\$41.20	\$61.80	\$82.40	\$103.00	\$123.60	\$144.20	\$164.80	\$185.40	\$206.00

Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
80 and over	\$20.60	\$41.20	\$61.80	\$82.40	\$103.00	\$123.60	\$144.20	\$164.80	\$185.40	\$206.00

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	\$0.27	\$0.54	\$0.81	\$1.08	\$1.35	\$1.62	\$1.89	\$2.16	\$2.43	\$2.70

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

Monthly Sample Costs – Spouse 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	\$0.44	\$0.88	\$1.32	\$1.76	\$2.20	\$2.64	\$3.08	\$3.52	\$3.96	\$4.40
25-29	\$0.44	\$0.88	\$1.32	\$1.76	\$2.20	\$2.64	\$3.08	\$3.52	\$3.96	\$4.40
30-34	\$0.48	\$0.96	\$1.44	\$1.92	\$2.40	\$2.88	\$3.36	\$3.84	\$4.32	\$4.80
35-39	\$0.60	\$1.20	\$1.80	\$2.40	\$3.00	\$3.60	\$4.20	\$4.80	\$5.40	\$6.00
40-44	\$0.79	\$1.58	\$2.37	\$3.16	\$3.95	\$4.74	\$5.53	\$6.32	\$7.11	\$7.90
45-49	\$1.32	\$2.64	\$3.96	\$5.28	\$6.60	\$7.92	\$9.24	\$10.56	\$11.88	\$13.20
50-54	\$2.22	\$4.44	\$6.66	\$8.88	\$11.10	\$13.32	\$15.54	\$17.76	\$19.98	\$22.20
55-59	\$4.17	\$8.34	\$12.51	\$16.68	\$20.85	\$25.02	\$29.19	\$33.36	\$37.53	\$41.70
60-64	\$8.19	\$16.38	\$24.57	\$32.76	\$40.95	\$49.14	\$57.33	\$65.52	\$73.71	\$81.90
65-69	\$18.52	\$37.04	\$55.56	\$74.08	\$92.60	\$111.12	\$129.64	\$148.16	\$166.68	\$185.20
70-74	\$34.34	\$68.68	\$103.02	\$137.36	\$171.70	\$206.04	\$240.38	\$274.72	\$309.06	\$343.40
75-79	\$34.34	\$68.68	\$103.02	\$137.36	\$171.70	\$206.04	\$240.38	\$274.72	\$309.06	\$343.40
80 and over	\$34.34	\$68.68	\$103.02	\$137.36	\$171.70	\$206.04	\$240.38	\$274.72	\$309.06	\$343.40

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

Monthly Sample Costs – Spouse 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	\$0.17	\$0.34	\$0.51	\$0.68	\$0.85	\$1.02	\$1.19	\$1.36	\$1.53	\$1.70

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

Monthly Sample Costs – Children Life

Coverage Amount				
\$2,000	\$4,000	\$6,000	\$8,000	\$10,000
\$0.42	\$0.84	\$1.25	\$1.67	\$2.09

*Regardless of the number of children covered.

Monthly Sample Costs – Children AD&D

Coverage Amount				
\$2,000	\$4,000	\$6,000	\$8,000	\$10,000
\$0.09	\$0.19	\$0.28	\$0.38	\$0.47

*Regardless of the number of children covered.



**Contact us at
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you may have.**

**This includes questions
on how we can provide
language translation
services at no cost to you
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form completion and
other information.**



**Members requiring
assistance with
hearing impairment
can contact our
TDD line directly
at (800) 877-8973.**

Email: Customer Service at
EBCustomerService@equitable.com.

**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.

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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.



EQUITABLE



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.¹



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.²



Benefit plan and features

Class definition: Class 1 – All Active Full Time Employees

Coverage details

Cost of Coverage	You pay the full cost.
Weekly Benefit	50% of pre-disability earnings
Maximum Weekly Benefit	\$1,000
Benefits Begin - Injuries	15 th Day
Benefits Begin - Sicknesses	15 th Day

Benefit plan and features

Maximum Benefit Period	11 weeks
Pre-Existing Condition Limitation	3/12

Understanding your benefits

Commonly Used Terms

Maximum Benefit Period	Means the maximum number of weeks for which benefits may be payable.
Pre-Disability Earnings	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 Commissions, Bonuses, and any deductions made for pre-tax contributions to a qualified deferred compensation plan, Section 125 plan or flexible spending account and does not include tips and tokens, overtime pay or any other fringe benefits or extra compensation.
Commissions	Means the weekly average of monetary commissions You received from Your Employer over: 1) the 24 month period ending immediately prior to the date you became disabled; or 2) the total period of time You worked for Your Employer, if less than the above period.
Bonuses	Means the weekly average of monetary bonuses You received from Your Employer over: 1) the 24 month period ending immediately prior to the date you became disabled; or 2) the total period of time You worked for Your Employer, if less than the above period.
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

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.
Can I work part-time and still be eligible for a benefit?	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.
How much will I receive if I am working part-time and still disabled?	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.
How long will I receive Short-Term Disability benefits for?	As long as you continue to meet the definition of disability, you can receive benefits for up 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.
How are my Short-Term Disability benefits impacted by any state medical leave benefits I may be eligible for?	Your Short-Term Disability benefits will be reduced by any state medical leave benefits you may be eligible for.
How are maternity claims treated?	Maternity claims are treated the same as any other illness.

Are my Short-Term Disability benefits taxable?

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.

Am I eligible for Short-Term Disability benefits if I cannot work due to a pandemic?

Maybe. If you meet the definition of disability, then you may be eligible for Short-Term Disability benefits.

Are disabilities due to mental illness or substance abuse covered?

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	\$0.316
25-29	\$0.362
30-34	\$0.375
35-39	\$0.357
40-44	\$0.374
45-49	\$0.459
50-54	\$0.581
55-59	\$0.786
60-64	\$0.910
65 and over	\$1.106

To calculate your cost follow these easy steps.

Step	Example	Your Data
1. Enter your rate based on your age using the above table:	\$0.357	
2. Take your annual pre-disability earnings and divide by 52:	\$1,000.00	
3. Multiply the answer to step 2 by 0.50:	\$500.00	
4. Enter the lesser of the result of step 3 or \$1,000.00:	\$500.00	
5. Multiply the rate in step 1 by the answer to step 4:	\$178.50	
6. Divide the answer to step 5 by 10:	\$17.85	
7. Multiply the answer to step 6 by 12 and divide by 12. This is your per pay period cost:	\$17.85	



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with any questions
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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.

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

² 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.

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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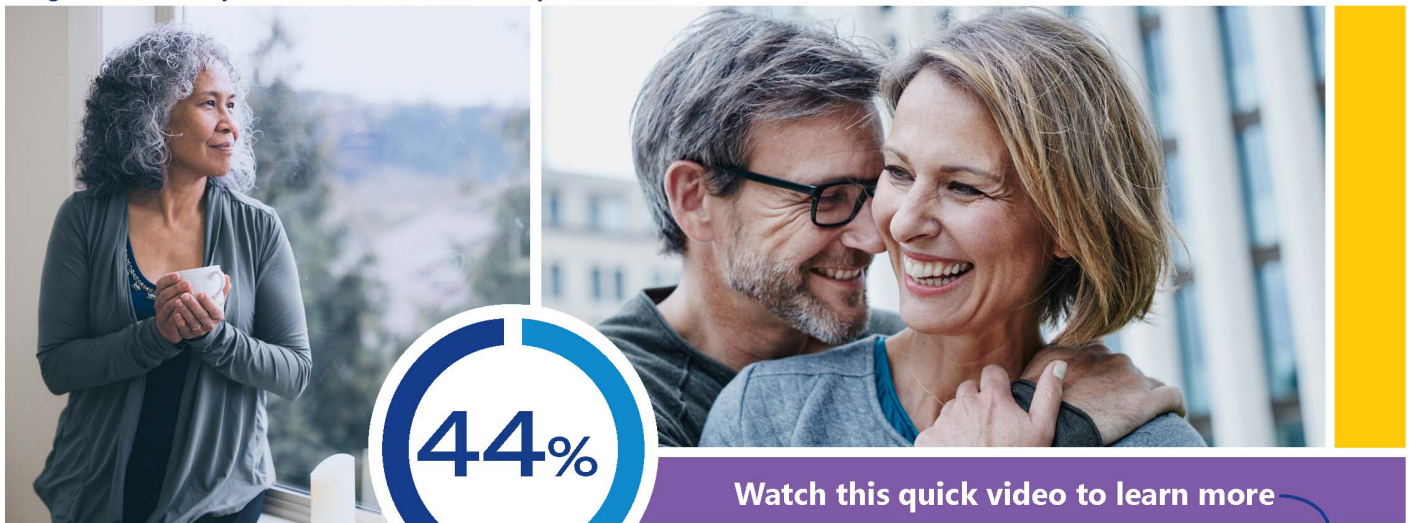


Protection for your income

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	You pay the full cost.
Monthly Benefit	50% of pre-disability earnings
Maximum Monthly Benefit	\$6,000
Minimum Monthly Benefit	Greater of \$100 or 10% of Gross benefit

Benefit plan and features

Elimination Period	90 Days	
Maximum Benefit Period	Age When Disabled Prior to Age 63 Age 63 Age 64 Age 65 Age 66 Age 67 Age 68 Age 69 and over	Maximum Duration To your Social Security Normal Retirement Age or 48 months, whichever is greater To your Social Security Normal Retirement Age or 42 months, whichever is greater 36 months 30 months 27 months 24 months 21 months 18 months
Definition of Disability	You are prevented from performing one or more of the Essential Duties of: 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 Commissions, Bonuses, and any deductions made for pre-tax contributions to a qualified deferred compensation plan, Section 125 plan or flexible spending account and does not include tips and tokens, overtime pay or any other fringe benefits or extra compensation.
Commissions	Means the monthly average of monetary commissions You received from Your Employer over: 1) the 24 month period ending immediately prior to the date you became disabled; or 2) the total period of time You worked for Your Employer, if less than the above period.

Bonuses	Means the monthly average of monetary bonuses You received from Your Employer over: 1) the 24 month period ending immediately prior to the date you became disabled; or 2) the total period of time You worked for Your Employer, if less than the above period.
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

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.
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.

Cost Summary

Monthly Rates Per \$100 of Monthly Covered Payroll

Age	Rate
Less than 25	\$0.112
25-29	\$0.142
30-34	\$0.240
35-39	\$0.390
40-44	\$0.645
45-49	\$0.840
50-54	\$1.102
55-59	\$1.230
60-64	\$1.215
65 and over	\$1.320

To calculate your cost follow these easy steps.

Step	Example	Your Data
1. Enter your rate based on your age using the above table:	\$0.390	
2. Take your annual pre-disability earnings and divide by 12:	\$5,000.00	
3. Enter the lesser of the result of step 2 or \$12,000.00:	\$5,000.00	
4. Multiply the rate in step 1 by the answer to step 3:	\$1,950.00	
5. Divide the answer to step 4 by 100:	\$19.50	
6. Multiply the answer to step 5 by 12 and divide by 12. This is your per pay period cost:	\$19.50	



**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.

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EBCustomerService@equitable.com.



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Group name: Madix, Inc
Policy number: 010822
Form created: 09/19/2025

Protection for when the unexpected happens

Accident insurance benefit summary



Accidents can happen at any time

Many would have a hard time paying for costs related to those injuries. With accident insurance, you can manage the costs and stress of falls, sports injuries, and other accidents. Our plan covers many types of accidents and pays a cash benefit if you or your dependents are injured as part of a covered accident. Benefits are paid directly to you, so you can use the money however you need to.

Watch this quick video to learn more



Did you know?

Americans visit the emergency room for injury-related visits

35 million times each year.¹

Two-thirds of Americans would struggle to pay

\$1,000
in an emergency.²

Benefit plan and Features

Class definition: Class 1 – All Active Full Time Employees

Coverage Basis Non-Occupational		Portability To age 70
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Life and dismemberment losses	Employee	Spouse	Child
Accidental Death	\$50,000	\$50,000	\$25,000
Accidental Death Common Carrier	\$100,000	\$100,000	\$50,000

Catastrophic loss: loss of arm or loss of hand — both arms or both hands, loss of leg or loss of foot — both legs or both feet, loss of hand and loss of foot or loss of arm and loss of leg — one hand and one foot or one arm and one leg, loss of an ear — both ears, irrecoverable loss of hearing — both ears, loss of an eye — both eyes, irrecoverable loss of sight — both eyes, irrecoverable loss of speech or ability to speak, or any combination equaling two or more losses from: loss of arm, loss of hand, loss of leg, loss of foot, loss of an ear or loss of an eye	\$25,000	\$25,000	\$12,500
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Accidental dismemberment	Employee	Spouse	Child
Loss of hand — one hand, Loss of foot — one foot, Loss of leg — one leg or loss of arm — one arm	\$10,000	\$10,000	\$5,000
Loss of a finger or loss of a toe — two or more fingers or toes	\$3,000	\$3,000	\$1,500
Loss of a finger or loss of a toe — one finger or one toe	\$1,000	\$1,000	\$500
Loss of hearing or loss of an ear — one ear	\$10,000	\$10,000	\$5,000
Loss of sight or loss of an eye — one eye	\$10,000	\$10,000	\$5,000

Dislocations (Open reduction/Closed reduction)	Employee	Spouse	Child
Hip	\$10,000/\$5,000	\$10,000/\$5,000	\$10,000/\$5,000
Knee, ankle or bones of the foot	\$5,000/\$2,500	\$5,000/\$2,500	\$5,000/\$2,500
Elbow or wrist	\$1,500/\$750	\$1,500/\$750	\$1,500/\$750
Shoulder	\$3,000/\$1,500	\$3,000/\$1,500	\$3,000/\$1,500
Collarbone or bones of the hand	\$4,000/\$2,000	\$4,000/\$2,000	\$4,000/\$2,000
Finger(s) or toe(s)	\$1,000/\$500	\$1,000/\$500	\$1,000/\$500
Lower jaw	\$1,500/\$750	\$1,500/\$750	\$1,500/\$750
Incomplete dislocation	25% of the applicable closed reduction		

Benefit plan and Features

Fractures (Open reduction/Closed reduction)	Employee	Spouse	Child
Hip or thigh	\$10,000/\$5,000	\$10,000/\$5,000	\$10,000/\$5,000
Skull — depressed	\$12,000/\$6,000	\$12,000/\$6,000	\$12,000/\$6,000
Skull — simple	\$7,000/\$3,500	\$7,000/\$3,500	\$7,000/\$3,500
Vertebral processes	\$2,000/\$1,000	\$2,000/\$1,000	\$2,000/\$1,000
Bones of face or nose	\$2,000/\$1,000	\$2,000/\$1,000	\$2,000/\$1,000
Leg (tibia or fibula)	\$6,000/\$3,000	\$6,000/\$3,000	\$6,000/\$3,000
Vertebrae (body of) or sternum	\$5,000/\$2,500	\$5,000/\$2,500	\$5,000/\$2,500
Pelvis (excluding coccyx)	\$8,000/\$4,000	\$8,000/\$4,000	\$8,000/\$4,000
Upper jaw or upper arm	\$2,000/\$1,000	\$2,000/\$1,000	\$2,000/\$1,000
Lower jaw	\$1,500/\$750	\$1,500/\$750	\$1,500/\$750
Knee cap	\$1,500/\$750	\$1,500/\$750	\$1,500/\$750
Ankle	\$1,500/\$750	\$1,500/\$750	\$1,500/\$750
Foot	\$1,500/\$750	\$1,500/\$750	\$1,500/\$750
Collarbone	\$1,500/\$750	\$1,500/\$750	\$1,500/\$750
Shoulder	\$1,500/\$750	\$1,500/\$750	\$1,500/\$750
Forearm	\$1,500/\$750	\$1,500/\$750	\$1,500/\$750
Hand	\$1,500/\$750	\$1,500/\$750	\$1,500/\$750
Wrist	\$1,500/\$750	\$1,500/\$750	\$1,500/\$750
Elbow	\$1,500/\$750	\$1,500/\$750	\$1,500/\$750
Heel	\$1,500/\$750	\$1,500/\$750	\$1,500/\$750
Rib, finger, toe or coccyx	\$1,000/\$500	\$1,000/\$500	\$1,000/\$500
Multiple ribs	\$2,000/\$1,000	\$2,000/\$1,000	\$2,000/\$1,000
Chip fractures and other fractures not reduced	25% of the applicable closed reduction by open or closed reduction		
Additional injuries	Employee	Spouse	Child
Eye injury	\$600	\$600	\$600
Gunshot wound	\$500	\$500	\$500
Brain injury	\$1,000	\$1,000	\$1,000
Paralysis — monoplegia	\$2,500	\$2,500	\$2,500
Paralysis — diplegia	\$5,000	\$5,000	\$5,000
Paralysis — hemiplegia	\$5,000	\$5,000	\$5,000
Paralysis — paraplegia	\$25,000	\$25,000	\$25,000
Paralysis — quadriplegia	\$50,000	\$50,000	\$50,000
Coma	\$20,000	\$20,000	\$20,000
Concussion	\$400	\$400	\$400
Concussion lifetime maximum benefit	\$2,000	\$2,000	\$2,000

Benefit plan and Features

Lacerations	Employee	Spouse	Child
Laceration(s) with no sutures and treated by a physician	\$100	\$100	\$100
Single laceration under 5 cm with sutures	\$150	\$150	\$150
Lacerations 5–15 cm with sutures (total of all lacerations)	\$500	\$500	\$500
Lacerations greater than 15 cm with sutures (total of all lacerations)	\$1,000	\$1,000	\$1,000

Surgery	Employee	Spouse	Child
Miscellaneous surgery requiring general anesthesia not otherwise listed (once per 24-hour period, even though multiple surgical procedures may be performed)	\$1,000	\$1,000	\$1,000
Open surgery	\$3,000	\$3,000	\$3,000
Exploratory surgery or debridement	\$800	\$800	\$800
Laparoscopic surgery or hernia repair	\$1,000	\$1,000	\$1,000
Tendon/Ligament/Rotator cuff tear	\$1,500	\$1,500	\$1,500
Torn knee cartilage	\$1,500	\$1,500	\$1,500
Ruptured/herniated disc	\$1,500	\$1,500	\$1,500

Burns	Employee	Spouse	Child
21–40 sq. cm second degree	\$400	\$400	\$400
21–40 sq. cm third degree	\$1,000	\$1,000	\$1,000
41–65 sq. cm second degree	\$800	\$800	\$800
41–65 sq. cm third degree	\$2,000	\$2,000	\$2,000
66–160 sq. cm second degree	\$1,200	\$1,200	\$1,200
66–160 sq. cm third degree	\$6,000	\$6,000	\$6,000
161–225 sq. cm second degree	\$1,600	\$1,600	\$1,600
161–225 sq. cm third degree	\$14,000	\$14,000	\$14,000
More than 225 sq. cm second degree	\$2,000	\$2,000	\$2,000
More than 225 sq. cm third degree	\$20,000	\$20,000	\$20,000
Skin graft	50% of the applicable burn benefit		

Medical services	Employee	Spouse	Child
Diagnostic exam (one-time per benefit year):			
Arteriogram, angiogram, CT, CAT, EKG, EEG or MRI	\$300	\$300	\$300
X-ray (twice per covered accident)	\$100	\$100	\$100
Accident emergency treatment (non-ER or non-urgent care facility) (one time per covered accident)	\$125	\$125	\$125

Benefit plan and Features

Medical services	Employee	Spouse	Child
Physician's follow-up treatment office visit (per visit, up to 10 times per covered accident)	\$75	\$75	\$75
Physical and occupational therapy (per visit, up to 10 times per covered accident)	\$100	\$100	\$100
Medical devices	\$500	\$500	\$500
Epidural pain management (up to 2 times per covered accident)	\$100	\$100	\$100
Prescription drug	\$50	\$50	\$50
Prosthesis (one)	\$1,500	\$1,500	\$1,500
Prosthesis (two)	\$3,000	\$3,000	\$3,000
Anesthesia	\$100	\$100	\$100
Blood, plasma or platelet transfusion	\$500	\$500	\$500
Hospital	Employee	Spouse	Child
Hospital admission (once per benefit year)	\$1,800	\$1,800	\$1,800
Hospital confinement (per day up to 365 days per covered accident)	\$400	\$400	\$400
Intensive care unit admission (once per benefit year; payable instead of hospital admission benefit if confined immediately to ICU)	\$2,000	\$2,000	\$2,000
Intensive care unit confinement (per day up to 15 days; payable in addition to any hospital confinement benefit)	\$800	\$800	\$800
Ambulance (Ground)	\$600	\$600	\$600
Ambulance (Air)	\$4,000	\$4,000	\$4,000
ER admission or urgent care facility	\$250	\$250	\$250
Family Lodging			
Maximum Lodging night stays: one benefit per day, 30 days per benefit year	\$300	\$300	\$300
Transportation (100 or more miles up to three times per covered accident)	\$1,000	\$1,000	\$1,000
Rehabilitation unit (per day, up to 30 days per covered accident)	\$100	\$100	\$100
Emergency dental	Employee	Spouse	Child
Emergency dental extraction	\$200	\$200	\$200
Emergency dental crown	\$400	\$400	\$400
Wellness benefit	Employee	Spouse	Child
Wellness screening benefit (once per benefit year)	\$50	\$50	\$50

Qualifying exams and screenings for Wellness Screening Benefit

- CA15-3 (blood test for breast cancer)
- Breast Cancer Screening (clinical breast exam, mammography, MRI, thermography, ultrasound)
- CA 125 (blood test for ovarian cancer)
- Colorectal Cancer Screening (fecal occult blood test, colonoscopy, sigmoidoscopy)
- CEA (blood test for colon cancer)
- Lipid panel(cholesterol, triglycerides, HDL, LDL)
- Pap smear
- Prostate Cancer Screening (digital rectal exam, PSA blood test)
- Skin Cancer Screening
- Diabetes tests (fasting blood glucose test, hemoglobin A1c)
- Cardiac exercise stress test
- Electrocardiogram (ECG)-resting or stress
- Chest x-ray
- Hemocult stool analysis
- Serum protein electrophoresis
- Carotid Doppler
- Echocardiogram
- Immunizations
- Interscholastic Sports Physical Exam

Understanding your benefits

Commonly Used Terms

Accident	An event that an average person would consider sudden and unforeseeable and which causes injury to an insured. Illnesses of any kind are not considered an accident.
Common carrier	A phrase referring to commercial airplanes, trains, buses, subways, ferries, etc.
Open reduction	Surgical treatment or repair of an injury.
Closed reduction	Non-surgical treatment or repair of an injury.

Frequently Asked Questions

When can I enroll?	You can enroll when you are initially eligible for benefits and any subsequent annual enrollment or life status change.
Are my dependent children eligible for coverage?	Yes, dependent children are eligible up to the end of the month they reach age 26. If any dependent children are developmentally disabled, you are able to continue coverage beyond age 26.
Do benefits have to be used for medical expenses?	You decide how to use your benefit payment: • Out-of-pocket • Rehab costs • Utility or credit card bills medical costs, including • Rent or mortgage payments • Childcare deductibles and co-pays • Groceries • Other financial support
What is accident insurance?	Group accident insurance provides cash benefits for unexpected injuries resulting from a covered accident. Our plan covers many types of injuries, treatments and services.
Why should I buy accident insurance?	Accident insurance helps cover unexpected expenses related to an accidental injury, which can be costly. Accident insurance can help protect against unexpected costs not typically covered under a medical plan, such as deductibles, copays or out-of-network costs.
What is a wellness benefit?	Insureds are eligible to receive an annual benefit amount (default is \$50) when they undergo any eligible exam or screening from the covered list.
How do I learn more about my benefits?	Visit www.equitable.com/employeebenefits and log on to EB360® to view your account details.

If I have additional questions, who can I talk to?

Please don't hesitate to contact us at phone number (866) 274-9887.

Monthly Cost Summary

Cost Summary for Accident Insurance	Monthly Premium
Employee Only	\$9.31
Employee & Spouse	\$15.55
Employee & Child(ren)	\$18.31
Employee & Family	\$24.55



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with any questions
you may have.**

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¹ National Hospital Ambulatory Medical Care Survey: 2016 Emergency Department Summary Tables, # 1, 4, 11, 14, 24, 25. cdc.gov/nchs/data/nhamcs/web_tables/2016_ed_web_tables.pdf.

² The Associated Press - NORC Center for Public Affairs Research. [investedwallet.com/personal-financestatistics/](https://www.investedwallet.com/personal-financestatistics/).

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If you start working for your employer after the effective date - the waiting period is determined by your Employer's personnel policy.

An employee who is employed on the effective date of the policy will receive credit toward satisfying the waiting period for time employed with the employer provided he or she was employed on the day prior to the effective date of the policy.

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Equitable policy strictly prohibits doing business with any person or entity involved with marijuana production, distribution or other ancillary operations. Marijuana-related businesses also include the marketing of marijuana-related products and services, persons and businesses that service and receive income from the marijuana industry, and business involving hemp and hemp-related ingredients.

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Protection that's critical.

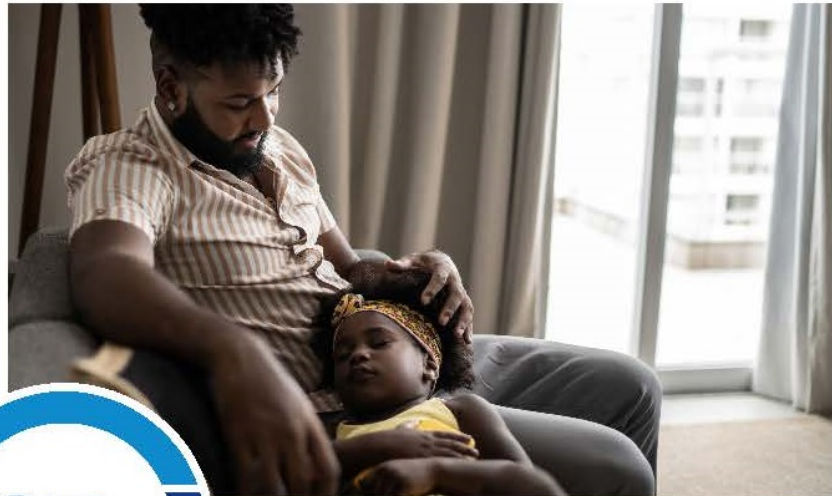
Critical illness insurance benefit summary

The right critical illness insurance policy can help

Our plan covers many conditions, and can help pay for costs not covered by a traditional health plan.

There are no health questions and all coverage in the standard plans is guaranteed issue.

Medical issues are tied to 67% of bankruptcies, with 59% being the direct result of medical bills.¹



67%

Watch this quick video to learn more



Heart disease is the #1 cause of death in the United States.²



Every 40 seconds, someone has a stroke.³

:40



Benefit plan and features

Class definition: Class 1 – All Active Full Time Employees

	Employee	Spouse	Children
Benefit Amount	\$5,000 minimum to a maximum of \$30,000 in \$5,000 increments	\$5,000 minimum in \$5,000 increments to a maximum of \$30,000 Not to exceed 100% of the Employee Benefit	50% of the Employee Elected Benefit

Covered Conditions	Benefit Percentages	Recurrence Benefit Percentages
Heart Attack	100%	100%
Stroke	100%	100%

Covered Conditions	Benefit Percentages	Recurrence Benefit Percentages
Major organ failure	100%	100%
End-stage heart failure	100%	100%
End-stage kidney disease	100%	100%
Occupational infectious disease	100%	N/A
Coronary Artery Bypass	25%	25%
Angioplasty	5%	5%
Invasive Cancer	100%	100%
Cancer in Situ	25%	25%
Skin Cancer	5%	5%
Benign Brain Tumor	100%	100%
Coma	100%	100%
Paralysis	100%	N/A
Severe Burns	100%	100%
Advanced ALS/Lou Gehrig's Disease	100%	N/A
Advanced Alzheimer's Disease	100%	N/A
Advanced Parkinson's Disease	100%	N/A
Blindness	100%	N/A
Complete Loss of Hearing	100%	N/A
Loss of Speech	100%	N/A
Childhood Specific Conditions		
Cerebral Palsy	100%	N/A
Complex Congenital Heart Disease	100%	N/A
Cystic Fibrosis	100%	N/A
Type 1 Diabetes Mellitus	100%	N/A
Muscular Dystrophy	100%	N/A
Down Syndrome	100%	N/A
Spina Bifida	100%	N/A
Cleft Lip/Palate	100%	N/A

Critical Illness features

Additional Occurrence	Pays a second, unrelated diagnosis. Requires 3 mo. between diagnoses.
Recurrence	Pays subsequent diagnoses of a previously paid condition. Requires 6 mo. between diagnoses.
Enrollment	Annual Open Enrollment
Portability	To age 70
Rate Basis	Attained Age Rating
Wellness Screening Benefit	\$50 annually when qualifying exams or screenings are completed.

Qualifying exams and screenings for wellness screening benefit

- CA15-3 (blood test for breast cancer)
- Breast cancer screening (clinical breast exam, mammography, MRI, thermography, ultrasound)
- CA 125 (blood test for ovarian cancer)
- Colorectal cancer screening (fecal occult blood test, colonoscopy, sigmoidoscopy)
- CEA (blood test for colon cancer)
- Lipid panel (cholesterol, triglycerides, HDL, LDL)
- Pap smear
- Prostate cancer screening (digital rectal exam, PSA blood test)
- Skin cancer screening
- Diabetes tests (fasting blood glucose test, hemoglobin A1c)
- Cardiac exercise stress test
- Electrocardiogram (ECG)-resting or stress
- Chest x-ray
- Hemocult stool analysis
- Serum protein electrophoresis
- Carotid Doppler
- Echocardiogram
- Immunizations
- Interscholastic Sports Physical Exam

Understanding your benefits

Commonly Used Terms

Benefit Amount	The dollar value of the insurance and the amount able to be claimed.
Benefit Percentage	The percent of the "Benefit Amount" that is payable for each covered condition.
Recurrence Benefit Percentage	The percent of the "Benefit Amount" that is payable upon the second and all subsequent claims for a condition for which a claim has previously been paid under this policy.
Cancer in Situ	A diagnosis referring to cancer that has not spread into surrounding tissue (aka non-invasive cancer). A localized cancer is generally more easily resolved.
Attained Age Rating	Premium is based on the current age you have attained. Any increases in premium due to entering a new age-band will be administered at the next annual enrollment.

Frequently Asked Questions

When can I enroll?	You can enroll when you are initially eligible for benefits and any subsequent annual enrollment or life status change.
Are my dependent children eligible for coverage?	Yes, dependent children are eligible up to end of the month they reach age 26. If any dependent children are developmentally disabled, you are able to continue coverage beyond age 26.
Do benefits have to be used for medical expenses?	You decide how to use your benefit payment: • Out-of-pocket medical costs, including deductibles and co-pays • Rehab costs • Rent or mortgage payments • Groceries • Utility or credit card bills • Childcare • Other financial support
What is critical illness insurance?	Group critical illness insurance is designed to pay a lump sum cash benefit when an insured is diagnosed with a covered condition (i.e. heart attack, stroke, cancer, etc.). The covered conditions are common and typically are survivable diagnosis.
Why should I buy critical illness insurance?	Two-thirds of personal bankruptcies are due to medical expenses, even for those with medical insurance. Equitable's critical illness insurance policy covers the most common

What conditions are covered as a Critical Illness?

conditions likely to arise over your lifetime and provides protection from the many expenses stemming from a significant medical condition.

What is a Wellness Benefit?

Only the conditions listed above are covered by this policy. Any condition that is not listed above is not a covered condition and therefore is not a payable claim.

How do I learn more about my benefits

Insureds are eligible to receive an annual benefit amount (default is \$50) when they undergo any eligible exam or screening from the covered list.

If I have additional questions, who can I talk too?

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

Please don't hesitate to contact us at phone number 1-866-274-9887.

Cost Summary

Monthly Premium Illustration for Employee Benefit including Children

Age	Coverage Amount					
	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
Less than 25	\$1.35	\$2.70	\$4.05	\$5.40	\$6.75	\$8.10
25-29	\$1.50	\$3.00	\$4.50	\$6.00	\$7.50	\$9.00
30-34	\$1.85	\$3.70	\$5.55	\$7.40	\$9.25	\$11.10
35-39	\$2.65	\$5.30	\$7.95	\$10.60	\$13.25	\$15.90
40-44	\$3.85	\$7.70	\$11.55	\$15.40	\$19.25	\$23.10
45-49	\$5.35	\$10.70	\$16.05	\$21.40	\$26.75	\$32.10
50-54	\$7.65	\$15.30	\$22.95	\$30.60	\$38.25	\$45.90
55-59	\$9.80	\$19.60	\$29.40	\$39.20	\$49.00	\$58.80
60 and over	\$12.80	\$25.60	\$38.40	\$51.20	\$64.00	\$76.80

Monthly Premium Illustration for Spouse Benefit

Age	Coverage Amount					
	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
Less than 25	\$1.35	\$2.70	\$4.05	\$5.40	\$6.75	\$8.10
25-29	\$1.50	\$3.00	\$4.50	\$6.00	\$7.50	\$9.00
30-34	\$1.85	\$3.70	\$5.55	\$7.40	\$9.25	\$11.10
35-39	\$2.65	\$5.30	\$7.95	\$10.60	\$13.25	\$15.90
40-44	\$3.85	\$7.70	\$11.55	\$15.40	\$19.25	\$23.10
45-49	\$5.35	\$10.70	\$16.05	\$21.40	\$26.75	\$32.10
50-54	\$7.65	\$15.30	\$22.95	\$30.60	\$38.25	\$45.90
55-59	\$9.80	\$19.60	\$29.40	\$39.20	\$49.00	\$58.80
60 and over	\$12.80	\$25.60	\$38.40	\$51.20	\$64.00	\$76.80



**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 nasdaq.com/articles/medical-bankruptcy-is-killing-the-american-middleclass-2019-02-14.

² cdc.gov/heartdisease.

³ cdc.gov/stroke/facts.htm.

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. We may not pay a benefit for any Critical Illness that is due to or results from: services or treatment for which an Insured is not charged, unless facility is a United States government facility; treatment or complications of treatment not related to a Critical Illness; an autologous bone marrow transplant; intentionally self-inflicted injuries or committing or attempting to commit suicide; elective plastic or cosmetic surgery; active military duty, or war or any act of war (excluding terrorism); your active participation in a riot, rebellion or insurrection; committing or attempting to commit an assault, felony or other criminal act or incarceration; your engagement in dangerous conduct or hazardous activity where there is a likelihood of death or serious Injury; being legally intoxicated or under the influence of any narcotic unless taken on the advice of a physician and taken as prescribed; or illegal use of inhalants or huffing.

This policy provides limited benefits: In some states, critical illness insurance is referred to as specified disease insurance. Critical Illness insurance is a limited benefit policy. 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. Benefits payable are subject to all terms and conditions of the certificate. For costs and complete details of the coverage, please see the actual policy or contact your insurance broker.

Policy form AXEBP19 CI; MOEBP19 CI and state variations. Availability is subject to state approvals.

NY: This policy provides limited benefits health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. The expected benefit ratio for this policy is 70 percent. This ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with this policy.

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.



Equitable Financial Life Insurance Company of America

2999 NORTH 44TH STREET, SUITE 250

PHOENIX, ARIZONA 85018

(866) 274-9887

<https://equitable.com/employee-benefits>

IMPORTANT: This is a fixed indemnity policy, NOT health insurance

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- **Visit [HealthCare.gov](https://www.healthcare.gov)** or call **1-800-318-2596** (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioner's website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.



Coverage for expenses due to a hospital stay

Hospital indemnity insurance benefit summary



About half of U.S. adults say that it's very or somewhat difficult for them to afford their healthcare costs¹



50%

Watch this quick video to learn more



Did you know?

High costs of hospitalizations may contribute to financial hardships

- Hospital costs averaged \$2,607 per day throughout the United States.²

- In 2020, the average health insurance deductible amount was \$1,945 per individual and \$3,722 per family, among employer-based plans in the United States.³



Benefit plan and features

Class definition: Class 1 – All Active Full Time Employees

Included Benefits	Benefit Amount
First Day Hospital	\$500, once per year
First Day Hospital Intensive Care Unit (ICU) Confinement	\$1,000, once per year
Daily Hospital Confinement	\$100, up to 365 days per year
Daily Hospital ICU Confinement	\$200, up to 60 days per year
Daily Hospital Rehabilitation Unit	\$50, up to 60 days per year

Admission and Confinement benefits are not additive.

Coverage Details

Coverage Basis	24-Hour
Age Reduction	None
Maternity Waiting period	No Waiting Period
Pre-Existing Condition Limitation	None
Annual Maximum Payout	Unlimited
Lifetime Maximum Payout	Unlimited
Portability	To age 70

Understanding your benefits

Commonly Used Terms

Accident	An event that an average person would consider sudden and unforeseeable and which causes injury to an insured. Illnesses of any kind are not considered an accident.
Common carrier	A phrase referring to commercial airplanes, trains, buses, subways, ferries, etc.
Open reduction	Surgical treatment or repair of an injury.
Closed reduction	Non-surgical treatment or repair of an injury.

Frequently Asked Questions

When can I enroll?	You can enroll when you are initially eligible for benefits and any subsequent annual enrollment or life status change.
Do benefits have to be used for medical expenses?	You decide how to use your benefit payment: • Out-of-pocket medical costs, including deductibles and co-pays • Rehab costs • Rent or mortgage payments • Groceries • Utility or credit card bills • Childcare • Other financial support
What is hospital indemnity insurance?	Group hospital indemnity insurance provides cash benefits for stays in a hospital and some related therapies. Our plan pays higher benefits for more serious hospitalizations.
Why should I buy hospital indemnity?	Hospital indemnity insurance helps cover unexpected expenses related to a hospitalization, which can be costly. While major medical insurance covers the majority of costs of a hospitalization, there are typically still out-of-pocket costs, such as deductibles or co-pays, in addition to added expenses outside the hospital due to your or a family member's hospitalization.
How do I learn more about my benefits?	Go to www.equitable.com/employeebenefits and log on to EB360® to view your account details.
If I have additional questions, who can I talk to?	Please don't hesitate to contact us at Phone Number (866) 274-9887.

Monthly Cost Summary

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. Hospital Indemnity benefits may not be payable for any loss that is a result of, or is caused or contributed to by: war or any act of war, intoxication, participation in certain activities involving an increased risk of injury as listed in the policy and certificate (ex: mountain climbing, sky diving), participating in a felony or illegal activity, suicide or intentionally self-inflicted injury, while incarcerated, 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, substance abuse, any mental/nervous disorder, elective procedures (except for sterilization, tubal ligation or vasectomy, and reversal thereof, or gender change, if recommended by a physician), and treatment or services provided by any government agency or program for which there is not normally any charge except for treatment provided by or through a Veteran's Home or Hospital.

The policy has limitations and exclusions. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage.

This coverage does not constitute comprehensive health insurance coverage (often referred to as "major medical coverage") and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

This policy provides limited benefits: Hospital indemnity insurance is a limited benefit policy. 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 insurance broker. Benefits payable are subject to all terms and conditions of the certificate. Policy form MOEBP22 HI; AXEBP22 HI and state variations. Availability is subject to state approvals.

Hospital does not include certain facilities such as nursing homes, convalescent care, or extended care facilities.

Equitable policy strictly prohibits doing business with any person or entity involved with marijuana production, distribution or other ancillary operations. Marijuana-related businesses also include the marketing of marijuana-related products and services, persons and businesses that service and receive income from the marijuana industry, and business involving hemp and hemp-related ingredients.

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