



EQUITABLE

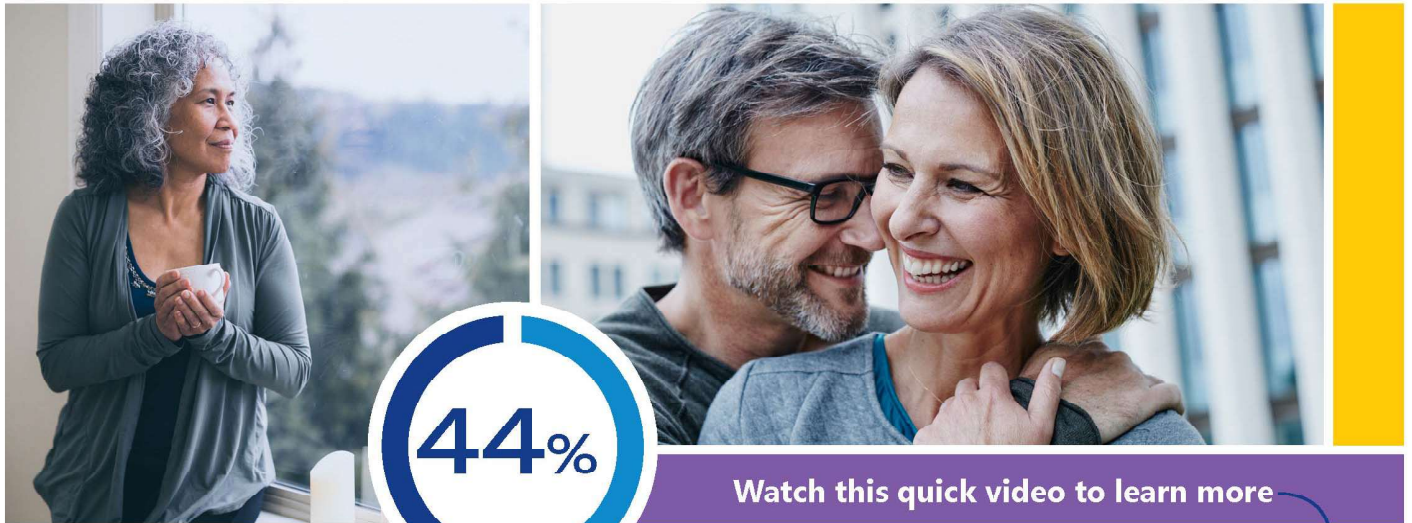
Group name: Madix, Inc
Policy number: 010822

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
Elimination Period	90 Days

Benefit plan and features

Maximum Benefit Period	Age When Disabled	Maximum Duration
	Prior to Age 63	To your Social Security Normal Retirement Age or 48 months, whichever is greater
	Age 63	To your Social Security Normal Retirement Age or 42 months, whichever is greater
	Age 64	36 months
	Age 65	30 months
	Age 66	27 months
	Age 67	24 months
	Age 68	21 months
	Age 69 and over	18 months
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	