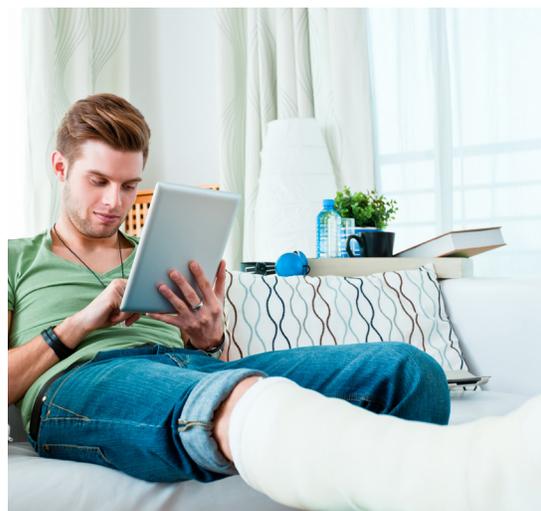


Why the right disability insurance can make a difference

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



How can you reduce costs and have a healthier workforce?

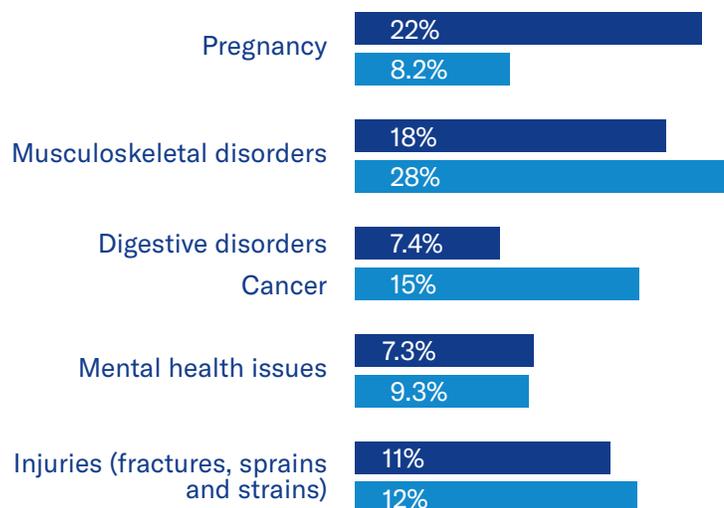
Offering comprehensive short- and long-term disability insurance can:

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



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

Most common types of disabilities



● Short-term disabilities:² ● Long-term disabilities:²



Be prepared for the unexpected

Sixty-three percent of working Americans couldn't make it 6 months before financial difficulties would set in—and 14% said they would have problems immediately.

Why choose Equitable?

Your plan, your way

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



Employer-funded and voluntary plans available.

Employee assistance program

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



Help finding child and elder care.

Free 30-minute consultation and 25% reduction in legal fees for family law, wills, etc.³

Financial experts to assist with retirement planning, taxes, budgeting, bankruptcy and more.³



Online and live phone support.

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



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

Compassionate and thorough claims management

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



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



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

To learn more, visit equitable.com/employeebenefits.

Suite of
Insurance
Products



Dental



Vision



Life



Short-Term
Disability



Long-Term
Disability



Accident



Critical
Illness



Hospital
Indemnity

1 lifehappens.org/disability-insurance-101/why-is-disability-insurance-important.

2 limra.com/siteassets/newsroom/fact-tank/fact-sheets/diam-2021-final.pdf

3 This service is not available in the state of New York.

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 insurance broker. Benefits payable are subject to all terms and conditions of the certificate. Policy form/contract #s: AXEBP15DI; MOEBP15DI and state variations. Availability is subject to state approvals.

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the services. Some services are not available in all states. Equitable Financial reserves the right to discontinue any of the services it provides at any time. ComPsych is not affiliated with Equitable Financial, and services it provides are separate and apart from the insurance provided by Equitable Financial.

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