



# Product highlights

Equitable offers the coverage that employees value most, with the plans you prefer.

The right life insurance coverage can help protect loved ones and provide stability when it's most needed.

## Basic and Voluntary Life (51+ lives)

Plan design feature <sup>2</sup>	Basic life	Voluntary life
Employer contribution	100% employer-paid; 100% participation contributory: greater of 10 enrolled or 75% participation	Greater of 10 enrolled or 25% participation
Multiple of salary	1-3x salary to a max of \$300,000	40%, 50%, 60%, 662/3%
Flat benefit amounts	\$10,000 - \$50,000**	60, 90, 120, 150, 180, 365 days
Guaranteed issue	Up to \$300,000	Up to \$8,000
Age reduction	35% reduction at age 65; 50% reduction at age 70	
Minimum benefit amount	\$10,000	
Waiver of premium	Included; terminates at age 65 or 70	
Accelerated death benefit	75% to \$250,000	
Spouse coverage	Up to \$25,000	Up to 50% of employee amount to a max of \$250,000
Spouse guaranteed issue	Up to \$25,000	
Child coverage	\$5,000 or \$10,000	
Portability	Not available	Available
Travel assistance and employee assistance program <sup>3,4</sup>	Not available	Available

## Basic and Voluntary AD&D (51+ lives)

Plan design feature <sup>2</sup>	Basic AD&D	Voluntary AD&D
Principal sum	Will match life plan design	

**Additional benefit options may be available.  
Please contact your broker for more details.**

1 The policy has limitations and exclusions. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. Policy form/contract ICC15 AXEBP15LI; ICC15 MOEBP15LI; MOEBP15LI; AXEBP15LI; and state variations.

2 Travel assistance services are considered non-insurance services and are provided by AXA Assistance USA, Inc. Certain benefits provided under the Travel Assistance Program are underwritten by a licensed third-party insurance company. The Travel Assistance Program and services provided are separate and apart from the insurance provided by Equitable. Equitable is not affiliated with AXA Assistance USA, Inc.

3 Employee Assistance Program ("EAP") work/life services, which are provided by ComPsych® Corporation, are not insurance, and the charge is segregated from the insurance cost but included in the total amount billed. Equitable is not responsible or liable for care, services or advice given by any provider or vendor of the services. Some services are not available in all states. Equitable reserves the right to discontinue any of the services it provides at any time. ComPsych® is not affiliated with Equitable, and services it provides are separate and apart from the insurance provided by Equitable.

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