EQUITABLE

Group name: Thermacell Repellents, Inc
Policy number: 008239
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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 ⅓ 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 Employees

Coverage Details	Employee
Life Benefit Amount	1x Basic Annual Earnings
Life Maximum Benefit	$250,000
Guaranteed Issue Amount	$250,000
Life Age Reduction	
Age 70 or over	50%
Any reduction pursuant to this provision will take place on the next Policyholder anniversary date	
Accelerated Death Benefit	75% up to $250,000

Coverage Details	Employee
Waiver of Premium	Included
Conversion	Included
Accidental Death & Dismemberment (AD&D) Benefit Amount	100% of Life Insurance Benefit
AD&D Maximum Benefit	Matches Life Insurance Maximum
AD&D Age Reduction	Matches Life

AD&D Features	Employee
Common Carrier Benefit	Included
Exposure/Disappearance Benefit	Included
Rehabilitation/Physical Therapy Benefit	Included
Seatbelt and Airbag Benefits	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.
Basic Annual Earnings	Means Your average annual earnings from Your Employer based on Your Statement of Wages Earned and Taxes Withheld (Form W-2) for: 1) the one full tax year immediately prior to the date the covered loss occurs; or 2) the total number of calendar months You worked for Your Employer as an Active Employee, if less than the period above,
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?	No, your employer's plan does not provide for coverage on your spouse or children.
Does the coverage decrease as I get older?	Yes, the age reductions are shown in the "Benefit Plan & Features" section. The coverage 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 convert my coverage?	Contact your employer's HR department for the applicable 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 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.



Contact us at (866) 274-9887 with any questions you may have.

Email: Customer Service at EBCustomerService@equitable.com.

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.

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. 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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