EQUITABLE

Group name: Thermacell Repellents, Inc
Policy number: 008239
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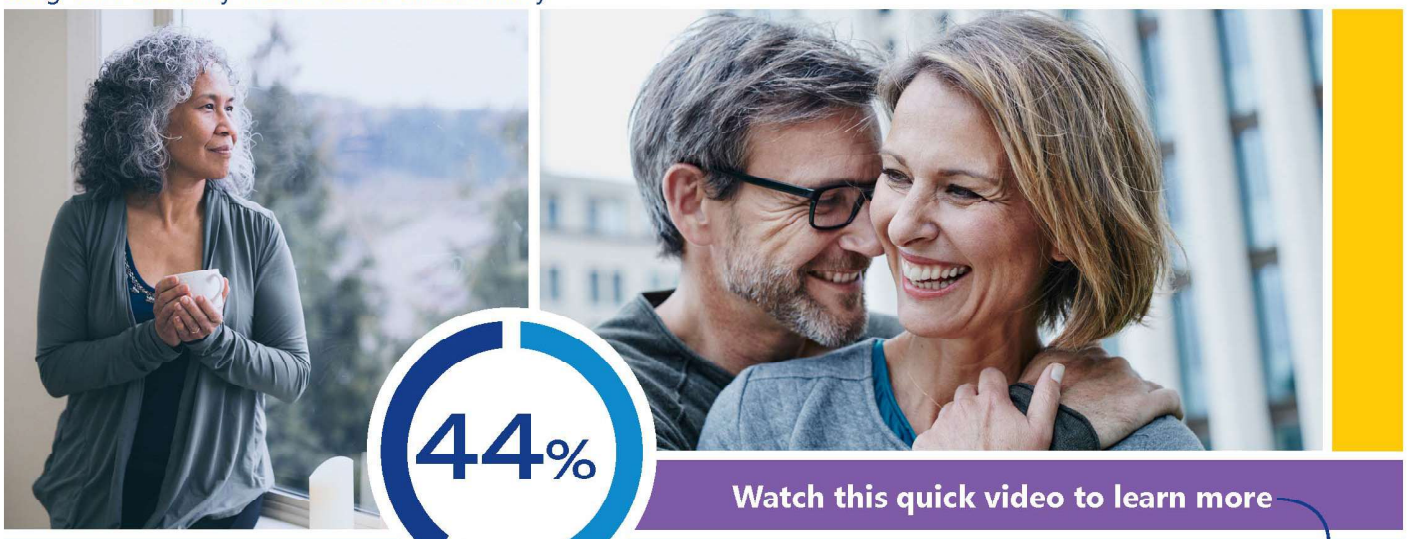
Protection for your income

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	Your employer pays the cost and has decided to include that cost in your gross income.
Monthly Benefit	60% of pre-disability earnings
Maximum Monthly Benefit	$10,000
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	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	

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 average monthly 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 you became disabled; or 2) the total number of calendar months You worked for Your Employer as an Active Employee, if less than the period above.
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

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.



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.



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