EQUITABLE

Group name: Thermacell Repellents, Inc
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Protection by your side while you recover

Financial help to cover expenses if you're ill, injured or give birth
Short-term disability insurance benefit summary





40%

Watch this quick video to learn more

Did you know?

Only 40% of U.S. households have enough in liquid savings to cover at least 3 months of their recurring expenses.[1]

One in four of today's 20-year-olds can expect to be out of work for at least a year because of a disabling condition before they reach the normal retirement age.[2]

Benefit plan and features

Class definition: Class 1 – All Active Full Time Employees

Coverage details

Cost of Coverage	Your employer pays the full cost.
Weekly Benefit	66 2/3% of pre-disability earnings
Maximum Weekly Benefit	$3,000
Benefits Begin - Injuries	8th Day
Benefits Begin - Sicknesses	8th Day

Benefit plan and features

Maximum Benefit Period	12 weeks
Pre-Existing Condition Limitation	None

Understanding your benefits

Commonly Used Terms

Maximum Benefit Period	Means the maximum number of weeks for which benefits may be payable.
Pre-Disability Earnings	Means Your average weekly 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.

Frequently Asked Questions

Can I work part-time and still be eligible for a benefit?	Yes, you can work part-time and still be eligible for a partial benefit as long as you continue to meet the definition of disability.
How much will I receive if I am working part-time and still disabled?	It depends on how much you are earning from your part-time work and whether or not the part-time work is part of an approved rehabilitation program. If the part-time work is part of an approved rehabilitation program, then we will reduce your Short-Term Disability benefit by one-half (1/2) of your part-time earnings. If the part-time work is not part of an approved rehabilitation program, then your Short-Term Disability benefit will be based on your percentage of earnings loss. For example, if you are losing 50% of your earnings, then the Short-Term Disability benefit would be reduced by half.
How long will I receive Short-Term Disability benefits for?	As long as you continue to meet the definition of disability, you can receive benefits for up the maximum benefit period outlined in the "Coverage Details" section. For example, if your benefits commence on the 8th day of disability and you are disabled for 6 weeks, you would receive 5 weeks of benefit payments.
How are my Short-Term Disability benefits impacted by any state medical leave benefits I may be eligible for?	Your Short-Term Disability benefits will be reduced by any state medical leave benefits you may be eligible for.
How are maternity claims treated?	Maternity claims are treated the same as any other illness.
Are my Short-Term Disability benefits taxable?	It depends. If you are paying the full cost of the plan with post-tax dollars, then your Short-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.
Am I eligible for Short-Term Disability benefits if I cannot work due to a pandemic?	Maybe. If you meet the definition of disability, then you may be eligible for Short-Term Disability benefits.
Are disabilities due to mental illness or substance abuse covered?	Yes, they are treated the same as any other illness.
How do I submit a claim?	The best way to submit your Short-Term Disability claim to Equitable is by calling our disability team at (866) 274-9887. You can also 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.

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.