EQUITABLE

Group name: Thermacell Repellents, Inc
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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

Supplemental Life/AD&D Benefit plan and features

Class definition: Class 1 – All Active Full Time Employees

Life Benefit	Employee	Spouse	Children	
Life Benefit Amount	Increments of $10,000	Increments of $5,000	Live birth to 14 days:	$500
			15 days to age 26:	Increments of $1,000
Life Maximum Benefit	The lesser of 5 times Basic Annual Earnings or $500,000	$25,000, not to exceed 50% of employee coverage amount	$10,000	
Guaranteed Issue Amount	$100,000	$5,000	$10,000	
Life Age Reduction				

Life Benefit	Employee	Spouse	Children
Age 70 or over	50%	Matches Employee	None
Any reduction pursuant to this provision will take place on the next Policyholder anniversary date			
Accelerated Death Benefit	75% up to $250,000	75% up to $250,000	Not Applicable
Waiver of Premium	Included	Included	Included
Portability	Included	Included	Included
Conversion	Included	Included	Included
Accidental Death & Dismemberment (AD&D) Benefit Amount	100% of Life Insurance Benefit	100% of Life Insurance Benefit	100% of Life Insurance Benefit
AD&D Maximum Benefit	Matches Life Insurance Maximum	$25,000, not to exceed 50% of employee coverage amount	$10,000
AD&D Age Reduction	Matches Life	Matches Life	None

AD&D Features	Employee	Spouse	Children
Common Carrier Benefit	Included	Not Applicable	Not Applicable
Rehabilitation/Physical Therapy Benefit	Included	Included	Included
Seatbelt and Airbag Benefits	Included	Included	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.
Waiver of Premium	Provides for the continuation of insurance without premium payment if you become disabled (details around ages).
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,
Portability	Allows you to take your group term Life insurance coverage with you if you leave your employer.
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

When can I enroll for coverage?	You can enroll when you are initially eligible, during any annual enrollment period, or within 31 days of a family status change. Evidence of insurability (also known as proof of good health) may be required. Please see your coverage certificate for details.

When can I change my amount of coverage?	You can change your amount of coverage during any annual enrollment period or within 31 days of a family status change. Evidence of insurability (also known as proof of good health) may be required. Please see your coverage certificate for details.
Are my spouse and dependent children eligible for coverage?	Yes, your spouse, domestic partner, or civil union partner and your dependent children are eligible for coverage. Your dependent children are eligible for coverage up to the date on which they turn 26 years old.
Does the coverage decrease as I get older?	Yes, the age reductions are shown in the "Benefit Plan & Features" section. The coverage on you and your spouse 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.
Can I elect AD&D insurance only?	No, you must elect Life insurance in order to be eligible to elect AD&D insurance.
How do I port or convert my coverage?	Contact your employer's HR department for the applicable portability and/or 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 much does the portability coverage cost?	The rate for portability coverage is the same as the rate under your employer's plan.
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.