



EQUITABLE



Critical Illness Insurance

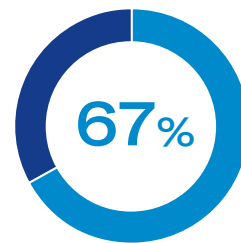


Protection that's critical

With critical illness insurance, you'll receive a lump-sum cash payment if you or an eligible family member are diagnosed with a covered illness.

Serious medical conditions can cause financial hardships

Medical issues are tied to 67% of bankruptcies, with 59% being the direct result of medical bills.¹



Heart disease is the #1 cause of death in the United States.²



Every 40 seconds, someone has a stroke.²



In the United States, 1 in 3 adults run the risk of developing cancer.³

The right critical illness insurance policy can help

Our plan covers many conditions, and can help pay for costs not covered by a traditional health plan. There are no health questions and all coverage in the standard plans is guaranteed issue.

Critical illness insurance

What it does



Provides a lump-sum payment if you are diagnosed with one of the covered serious illnesses.

How it works



After you receive a diagnosis for a covered condition and submit your claim to us, you'll receive your payment. There's no waiting period and payments are made directly to you, so you can use them as you see fit.

What it doesn't do



Provide payment for illnesses or conditions that were diagnosed prior to your effective date, or for illnesses or conditions that aren't covered. Check with your benefits representative for your company's specific plan details.

What's covered?



- Heart attack and stroke.
- Cancer, depending on the plan.
- Conditions such as a benign brain tumor, coma, paralysis and burns.
- Childhood conditions like down syndrome, cerebral palsy, complex congenital heart disease and cystic fibrosis.
- A wellness benefit is available in most states, providing an additional cash payment when an approved wellness screening is completed.

You decide how to use your payment:



- Out-of-pocket medical costs, including deductibles and co-pays.
- Rehab costs.
- Rent or mortgage payments.
- Groceries.
- Utility or credit card bills.
- Childcare.
- Other financial support.

To learn more, visit equitable.com/employeebenefits.

1 Source: <https://www.nasdaq.com/article/medical-bankruptcy-is-killing-the-american-middle-class-cm1099561>.

2 Source: https://www.heart.org/-/media/data-import/downloadables/heart-disease-and-stroke-statistics-2018-at-a-glance-ucm_498848.pdf.

3 Source: <https://www.cancer.org/cancer/cancer-basics/lifetime-probability-of-developing-or-dying-from-cancer.html>.

"Critical illness insurance" is a limited benefit policy. It does NOT provide basic hospital, basic medical or major medical insurance, and does not satisfy the requirement for minimum essential coverage under the Affordable Care Act.

The certificate has exclusions and limitations for certain conditions that may affect any benefits payable. Benefits payable are subject to all terms and conditions of the certificate. This overview is preliminary to the issuance of the policy and certificate. The policy, certificate and rider, if applicable, may not be available in all states and may vary based on state laws and regulations.

Policy form MOEBP19 CI and state variations.

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