



EQUITABLE

# Powerfully Simple<sup>SM</sup>

Keep your clients competitive so they can recruit and retain top talent

Equitable provides flexible, non-medical benefits that integrate smoothly with existing platforms to help you deliver more to employees while requiring less of you.

How quickly do we pay claims?\*



## Dental

Pays for regular cleanings and covers all or part of other procedures, such as fillings, crowns, root canals and braces. Extensive network provides access to more than 117,000 dentists and 300,000 locations nationwide.

5 business days



## Vision

Pays for eye exams, frames and lenses. Employees can choose from 76,000 access points and over 5,000 retail chain locations.

**In-network:** 5 business days, no claim form required

**Out-of-network:** 15 business days



## Life

Helps offset financial burdens after the loss of a loved one. AD&D rider options available. Includes travel assistance program (*where available*).

10 business days from "in good order" (*all forms received*)



## Short- and Long-Term Disability

Replacement income can cover regular expenses while the employee is recovering from a medical condition, illness or injury. Includes employee assistance program (*where available*).

**Short-term:** 10 business days, option for telephone submission

**Long-term:** 20 calendar days (transition STD to LTD); 30 calendar days (stand-alone LTD)



## Accident

Covers many types of accidents and pays a cash benefit when employees are injured. Includes wellness benefit (*where available*).

10 business days; less than 5 days on average



## Critical Illness

Employees receive a lump-sum cash payment if diagnosed with a covered illness.

10 business days; wellness claims in less than 5 days

To request a quote, contact your Equitable Sales Executive.

\* If all requirements are sent in (clean claim form). Claim form required unless otherwise noted.

Each product has limitations and exclusions. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. Some products may not be available in all states. The policy provisions may vary or be unavailable in some states.

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