



EQUITABLE



Short-Term
Disability Insurance

Protection by your side while you recover

**Get help covering expenses if you're ill,
injured or give birth**

Even with careful planning and saving, many people count on a steady paycheck to cover their monthly expenses. If you become disabled or have a baby, this benefit pays a portion of your salary, to help you cover your everyday or special expenses.

Almost half of American adults indicate they can't pay an unexpected \$400 bill without having to take out a loan.²

What it does



Provides a weekly payment, equal to a portion of your salary, that you can use however you choose. Check with your benefits representative for your company's specific plan details.¹

How it works



We will start sending regular payments for a specific period of time once your case has been approved. We'll just need to receive notice that you are unable to perform your occupation and the supporting medical documents to help prove that. Payments will begin once you've been out of work for a set number of days, referred to as your elimination period.¹

What it doesn't do



Provide payments for as long as you are disabled and doesn't provide job protection. This coverage typically provides benefit payments for the first 13 or 26 weeks only, depending on the plan. For longer term coverage consider long-term disability insurance.¹



| To learn more, visit equitable.com/EBshortterm. |

1 These products only provide disability income insurance. THESE POLICIES ARE NOT MEDICARE SUPPLEMENT PLANS. They do NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. The policies have limitations and exclusions. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. Please read your certificate carefully for details regarding your benefits, reductions, limitations and exclusions. Policy form/contract AXEBP15DI; MOEBP15DI; and state variations.

2 <https://disabilitycanhappen.org/disability-statistic/> — Accessed February 2020.

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