



EQUITABLE



Long-Term  
Disability Insurance

# Protection to help replace income in challenging times

**Pays a portion of your salary after you have been ill or injured for an extended period of time**

When you need to recover from an extended illness or injury, this benefit will start paying a portion of your salary after a certain period of time, typically after short-term disability payments end.

**Only 48% of American adults indicate they have enough savings to cover 3 months of living expenses in the event they're not earning any income.<sup>2</sup>**

## What it does



Pays a portion of your salary, so you can cover your expenses while you're unable to perform your occupation. Check with your benefits representative for your company's specific plan details.<sup>1</sup>

## How it works



This benefit typically starts after short-term disability payments end, paying 60% of your income up until you recover or reach normal retirement age. There is often a maximum payment based on salary.<sup>1</sup>

## What it doesn't do



Provide payments that start immediately. Before this coverage begins, short-term disability will typically cover the first 13 to 26 weeks of payments. This benefit does not provide job protection.<sup>1</sup>



To learn more, visit [equitable.com/EBlongterm](https://equitable.com/EBlongterm).

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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