



EQUITABLE

A message from Thomas Flavin Head of Distribution, Employee Benefits

A special letter to employee benefits producers

As concerns about the spread of the Coronavirus (COVID-19) continue, we wanted to reassure you that Equitable is ready and able to serve our brokers, our clients, and their employees — safely and effectively — with no disruption to business. Below, we've provided some specifics and important information you can share with your clients:

Our agile team is ready to help

We are committed to growing and evolving with you. That means, in times like this, when you may want to meet with clients virtually, instead of in person, we're ready to help you via email, phone calls, Skype or other video conferencing services. If you have a question or request, you know you'll always speak to someone who is accountable and empowered to get your answers.

Short-term disability claims, quarantines, and COVID-19

We've received questions about how we define short-term disability with regards to the Coronavirus and related quarantines. We will promptly pay all valid short-term disability claims from eligible insureds who experience a loss of income because they are unable to work due to serious illness, including Coronavirus. The chart below provides some examples:

If the insured has tested positive for COVID-19 and...

Is quarantined by a medical professional and unable to work

Is quarantined by their employer or self-quarantines

Is unable to perform the duties of their job due to sickness

The insured...

May be considered totally or partially disabled during the period of medically required quarantine, pending review of medical information.

Is, generally NOT considered disabled.

Is, generally considered disabled, if the insured meets all other contractual requirements.

Resources to cope with the Coronavirus

To help your clients and their employees stay safe, healthy, and deal with the emotions triggered by COVID-19, feel free to share this [digital Coronavirus toolkit](#) provided by our Employee Assistance Program (EAP)'s provider, ComPsych.

Stay healthy and safe

Your health and safety, and that of our employees, clients, their employees and families are top of mind to us, each and every day. We will continue to monitor the situation and share updates as appropriate.

If you have questions about Equitable's practices regarding COVID-19 (Coronavirus), please contact your Equitable Sales or Account Manager, or call Customer Service at 866-274-9887, Monday through Thursday, 8:00 AM to 6:30 PM ET; Friday, 8:00 AM to 5:30 PM ET.

Sincerely,



Thomas Flavin
Head of Distribution, Employee Benefits



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