



EQUITABLE



Short-Term Disability

Benefit Summary

Map Retirement USA, LLC

Effective Date: January 01, 2022

Policy Number: 012323

Class Definition: Class 2: All Full Time Employees Excluding Owners & Partners working at least 30 hours per week

Short-term disability benefits can replace income in challenging times

Even with careful saving and planning, most people count on a steady paycheck to cover their monthly expenses. Unfortunately, it only takes a brief time away from work to upset the balance. You can help protect the income you depend on with disability insurance. Whether you need to take time off to recover from an illness or injury, disability insurance can provide a portion of lost income for a period of time, helping alleviate the financial hardship and cover regular expenses-from paying rent to buying groceries.

What your benefits cover:

Benefit Plan and Features	Benefit Amount
Weekly Benefit ¹	60% of pre-disability earnings ²
Maximum Weekly Benefit ¹	\$1,250
Minimum Weekly Benefit	\$25
Benefits Commencement - Injury	1 st Day
Benefits Commencement - Sickness	8 th Day
Maximum Benefit Period	13 weeks

¹Reduced by other income benefits

²**Pre-disability Earnings** means Your weekly average of earnings from Your Employer based on Your Statement of Wages Earned and Taxes Withheld (Form W-2) for:

1. the one full tax year immediately prior to the last day You were Actively at Work before You became Disabled; or
2. the total number of calendar weeks You worked for Your Employer as an Active Employee, if less than the period above.

More about your Short-Term Disability coverage

If you are working for your employer on the effective date - the waiting period is the first of the month following 0 continuous days.

If you start working for your employer after the effective date - the waiting period is the first of the month following 0 continuous days.

An Employee who is employed on the effective date of the policy will receive credit towards satisfying the waiting period for time employed with the employer provided he or she was employed on the day prior to the effective date of the policy.

The following benefits are available:

Disabled and Working Benefit: If, while covered under this benefit, you are disabled and working you can satisfy the elimination period with days of partial or total disability and you can receive a partial disability benefit. Please see your policy for complete details.

Rehabilitative Employment Benefit: If, while you are totally disabled or disabled and working, you accept rehabilitative employment, we will continue to pay a weekly benefit. The weekly benefit we will pay will be equal to your total disability weekly benefit, less 50% of any income received from the rehabilitative employment. The sum of the weekly benefit and total income received from rehabilitative employment may not exceed 100% of your pre-disability earnings. If this sum exceeds the pre-disability earnings, the weekly benefit paid by us will be reduced by the excess amount.

Manage Your Benefits

Go to www.equitable.com/employeebenefits and log on to **EB360**[®] to view your account details.

If you have any questions, please don't hesitate to contact us at 1-866-274-9887.

We look forward to helping you manage your benefits with confidence and ease.

What is not covered?

Exclusions: *What disabilities are not covered?*

The Policy does not cover, and We will not pay a benefit for any disability:

1. unless you are under the regular care of a physician;
2. that is caused or contributed to by war or act of war, whether declared or not;
3. caused by your commission of or attempt to commit a felony;
4. caused or contributed to by your being engaged in an illegal occupation;
5. caused or contributed to by an intentionally self-inflicted injury;
6. for which Workers' Compensation benefits are paid, or may be paid, if duly claimed; or
7. sustained as a result of doing any work for pay or profit for another employer including self-employment.