



EQUITABLE

# Compete better, spend less

## Supplemental health coverage from Equitable

In today's tight labor market, small and midsize businesses need every advantage to attract and retain top talent without increasing costs. Supplemental health coverage from Equitable is a voluntary benefit that goes beyond traditional medical plans. By offering this type of coverage, you provide real value and flexibility to your workforce while controlling costs.



**In a recent survey of 500+ small and midsize business leaders, two of the voluntary benefits most requested by employees and prospective hires were accident and critical illness insurance.<sup>1</sup>**



## Supplemental health coverage from Equitable includes:



### Critical illness insurance

Delivers a lump-sum cash payment when employees face covered serious illnesses like cancer, heart attack or stroke.



### Accident insurance

Pays cash benefits for covered injuries, from broken bones to emergency room visits. Includes a wellness benefit for preventive care (where available).



### Hospital indemnity insurance

Provides direct cash payments when your employees or their families face hospital stays or other covered medical events.

# 80%

**of Americans worry that an unexpected medical expense could derail their financial goals<sup>2</sup>**

## Advantages to your business:

- **Enhance your benefits package** at no added cost
- **Support employee well-being** with financial protection
- **Increase retention and satisfaction** by providing choice and flexibility
- **Offer flexibility** that appeals to a diverse workforce
- **Stay competitive** with larger companies' benefits offerings

## A Powerfully Simple® benefits experience

Equitable is proud to be a trusted partner that doesn't just carry employee benefits, but offers a Powerfully Simple® benefits experience that makes life easier for you, your employees and your business.

## Why supplemental health coverage from Equitable?

Voluntary supplemental health benefits empower your employees to choose the coverage that fits their lives—while you maintain control over your budget. It's a simple way to offer more, protect your margins and invest in your people.



### Efficient workflows

Transparent, connected and designed to save you time.



### Smooth integration

Technology that works with your existing platforms.



### Responsive support

Real people, real help every step of the way.



## Ready to give your employees more without spending more?

Talk to your broker about how supplemental health coverage from Equitable can help you keep good people and protect your margins.

<sup>1</sup> Equitable voluntary benefits thought leadership survey research (Q2 2025).

<sup>2</sup> Equitable Open Enrollment survey results (August 28, 2025–September 4, 2025).

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