



# EQUITABLE

Group name: Casa Grande Union High School District

Policy number: 005459

Form created: 03/24/2025

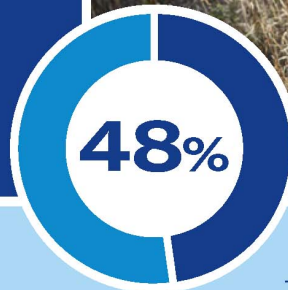
## Protection for you and your loved ones

### Life insurance benefit summary



#### The importance of Life insurance

The right life insurance coverage can help protect your loved ones and help provide financial stability when they need it most. They can use the benefit to fund a child's education, pay off a mortgage or pay for everyday expenses.



Watch this quick video to learn more

#### Did you know?



More than 1/3 of households would feel the financial impact in less than 6 months if the primary wage earner died.<sup>1</sup>

Today, few have the coverage they need. And 48% of households (60 million) have an average life insurance coverage gap of

## \$200,000



### Basic Life/AD&D Benefit plan and features

Class definition: Class 1 – All Active Full Time Employees

Coverage Details	Employee	Spouse	Child
Life Benefit Amount	\$50,000	\$5,000	Live birth to 14 days: \$500 15 days to age 26: \$2,000
Life Maximum Benefit	\$50,000	\$5,000	\$2,000
Guaranteed Issue Amount	\$50,000	\$5,000	\$2,000
Life Age Reduction			
Age 65 but less than 70	65%	None	None

Coverage Details	Employee	Spouse	Child
Age 70 or over	50%	None	None
<i>Any reduction pursuant to this provision will take place on the next Policyholder anniversary date</i>			
Accelerated Death Benefit	75% up to \$250,000	75% up to \$250,000	Not Applicable
Waiver of Premium	Included	Included	Included
Portability	Included	Included	Included
Conversion	Included	Included	Included
Accidental Death & Dismemberment (AD&D) Benefit Amount	100% of Life Insurance Benefit	Not Applicable	Not Applicable
AD&D Maximum Benefit	Matches Life Insurance Maximum	Not Applicable	Not Applicable
AD&D Age Reduction	Matches Life	Not Applicable	Not Applicable
AD&D Features	Employee	Spouse	Child
Common Carrier Benefit	Included	Not Applicable	Not Applicable
Exposure/Disappearance Benefit	Included	Not Applicable	Not Applicable
Rehabilitation/Physical Therapy Benefit	Included	Not Applicable	Not Applicable
Seatbelt and Airbag Benefits	Included	Not Applicable	Not Applicable

## Understanding your benefits

### Commonly Used Terms

<b>Guarantee Issue Amount</b>	This is the amount of insurance available without having to provide evidence of insurability (also known as proof of good health).
<b>Accelerated Death Benefit</b>	Allows you access to a portion of your Life insurance while you are alive if you have a qualifying condition, such as a terminal illness, cognitive impairment, or the inability to perform two or more activities of daily living without assistance.
<b>Portability</b>	Allows you to take your group term Life insurance coverage with you if you leave your employer.
<b>Conversion</b>	Allows you convert your group term Life insurance coverage to an individual, whole life policy if your coverage is reduced or ends.

### Frequently Asked Questions

<b>Are my spouse and dependent children eligible for coverage?</b>	Yes, your spouse, domestic partner, or civil union partner and your dependent children are eligible for coverage. Your dependent children are eligible for coverage up to the date on which they turn 26 years old.
<b>Does the coverage decrease as I get older?</b>	Yes, the age reductions are shown in the "Benefit Plan & Features" section. The coverage on you and your spouse will reduce on the next Policyholder anniversary date following your attainment of the ages shown. The percentages referenced are what the coverage reduces to and are all based on the original amount of coverage. For example, if you are covered for \$50,000 and the coverage reduces to 65% at age 65, your coverage will reduce to \$32,500 on the policy anniversary following your 65th birthday.
<b>Is the accidental death benefit in addition to the life benefit?</b>	Yes, if the insured dies as a result of a covered accident, the beneficiary will receive both the life and accidental death benefits.

How do I port or convert my coverage?	Contact your employer's HR department for the applicable portability and/or conversion forms. You can also call Equitable customer service at (866)274-9887 or access the forms at <a href="https://equitable.com/employee-benefits/customer-service/forms">https://equitable.com/employee-benefits/customer-service/forms</a>
How much does the portability coverage cost?	The rate for portability coverage is the same as the rate under your employer's plan.
How do I name a beneficiary?	Your employer will provide you with a form that will allow you to name primary and contingent beneficiaries.
Can I change my beneficiary?	Yes, you just need to complete a new beneficiary form and be sure to provide a copy to your employer.
What happens if I die and didn't name a beneficiary?	The insurance proceeds may be paid out to a specific family member or your estate, check your insurance certificate for the language applicable to your plan.



**Contact us at  
(866) 274-9887  
with any questions  
you may have.**

**This includes questions  
on how we can provide  
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services at no cost to you  
and how we can assist  
the visually impaired with  
form completion and  
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**Members requiring  
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at (800) 877-8973.**

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**Visit [equitable.com/employeebenefits](https://equitable.com/employeebenefits)  
and log on to EB360® to view your account details.**

<sup>1</sup>2022 Insurance Barometer Study, Life Happens and LIMRA.

<sup>2</sup>limra.com/en/newsroom/news-releases/2021/industry-associations-unite-to-help-address-the-life-insurance-coverage-gap-in-the-united-states/, accessed August 2022.

## Important Information

**Limitations and exclusions:** The following is a summary. A complete list of applicable exclusions and limitations are included in the policy and certificate. State variations may apply. AD&D Benefits may not be payable for injuries caused or contributed to by or incurred: physical or mental illness or disease or related medical treatment, infection not occurring as a direct result of accidental bodily injury, suicide or intentionally self-inflicted injury, war or act of war, while incarcerated, participating in a felony or illegal activity, intoxication, voluntary drug use unless administered by and used as instructed by a physician or for over-the-counter drugs in accordance with manufacturer's instructions, participation in certain activities involving an increased risk of injury as listed in the policy and certificate (ex: mountain climbing, sky diving).

**This policy provides limited benefits:** The policy has limitations and exclusions. Optional riders and/or features may incur additional costs. For costs and complete details of the coverage, please see the actual policy or contact your benefits representative. Benefits payable are subject to all terms and conditions of the certificate. Plan documents are the final arbiter of coverage. Policy contract forms: ICC18 MOEBPLI; ICC18 AXEBPLI; MOEBP0618 LI; AXEBP0618 LI; and state variations.

**Legal disclosures:** Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY), Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company with an administrative office located in Charlotte, NC, and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI and TN). All group insurance products are issued either by Equitable Financial or Equitable America, which have sole responsibility for their respective insurance and backed solely by their claims-paying obligations. Some products are not available in all states.

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#### The importance of Life insurance

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#### Did you know?



More than 1/3 of households would feel the financial impact in less than 6 months if the primary wage earner died.<sup>1</sup>

Today, few have the coverage they need. And 48% of households (60 million) have an average life insurance coverage gap of

**\$200,000**



### Supplemental Life/AD&D Benefit plan and features

Class definition: Class 1 – All Active Full Time Employees

Life Benefit	Employee	Spouse	Children
Life Benefit Amount	Increments of \$10,000	Increments of \$5,000	Live birth to 14 days: \$500 15 days to age 26: Increments of \$2,500
Life Maximum Benefit	The lesser of 5 times Basic Annual Earnings or \$300,000	\$150,000, not to exceed 100% of employee coverage amount	\$10,000
Guaranteed Issue Amount	\$200,000	\$30,000	\$10,000
Life Age Reduction			



Life Benefit	Employee	Spouse	Children
Age 65 but less than 70	65%	Matches Employee	None
Age 70 or over	50%	Matches Employee	None
<i>Any reduction pursuant to this provision will take place on the next Policyholder anniversary date</i>			
Accelerated Death Benefit	75% up to \$250,000	75% up to \$250,000	Not Applicable
Waiver of Premium	Included	Included	Included
Portability	Included	Included	Included
Conversion	Included	Included	Included
Accidental Death & Dismemberment (AD&D) Benefit Amount	100% of Life Insurance Benefit	100% of Life Insurance Benefit	100% of Life Insurance Benefit
AD&D Maximum Benefit	Matches Life Insurance Maximum	\$150,000, not to exceed 100% of employee coverage amount	\$10,000
AD&D Age Reduction	Matches Life	Matches Life	None
AD&D Features	Employee	Spouse	Children
Common Carrier Benefit	Included	Not Applicable	Not Applicable
Rehabilitation/Physical Therapy Benefit	Included	Included	Included
Seatbelt and Airbag Benefits	Included	Included	Included

## Understanding your benefits

### Commonly Used Terms

<b>Guarantee Issue Amount</b>	This is the amount of insurance available without having to provide evidence of insurability (also known as proof of good health).
<b>Accelerated Death Benefit</b>	Allows you access to a portion of your Life insurance while you are alive if you have a qualifying condition, such as a terminal illness, cognitive impairment, or the inability to perform two or more activities of daily living without assistance.
<b>Waiver of Premium</b>	Provides for the continuation of insurance without premium payment if you become disabled (details around ages).
<b>Basic Annual Earnings</b>	Means your regular rate of pay from your employer in effect on the date immediately prior to the date the covered loss occurs. It includes any deductions made for pre-tax contributions to a qualified deferred compensation plans, section 125 plan, or flexible spending account. It does not include commissions, bonuses, tips, tokens, overtime pay or any other fringe benefits or extra compensation.
<b>Portability</b>	Allows you to take your group term Life insurance coverage with you if you leave your employer.
<b>Conversion</b>	Allows you convert your group term Life insurance coverage to an individual, whole life policy if your coverage is reduced or ends.

### Frequently Asked Questions

<b>When can I enroll for coverage?</b>	You can enroll when you are initially eligible, during any annual enrollment period, or within 31 days of a family status change. Evidence of insurability (also known as proof of good health) may be required. Please see your coverage certificate for details.
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<b>When can I change my amount of coverage?</b>	You can change your amount of coverage during any annual enrollment period or within 31 days of a family status change. Evidence of insurability (also known as proof of good health) may be required. Please see your coverage certificate for details.
<b>Are my spouse and dependent children eligible for coverage?</b>	Yes, your spouse, domestic partner, or civil union partner and your dependent children are eligible for coverage. Your dependent children are eligible for coverage up to the date on which they turn 26 years old.
<b>Does the coverage decrease as I get older?</b>	Yes, the age reductions are shown in the "Benefit Plan & Features" section. The coverage on you and your spouse will reduce on the next Policyholder anniversary date following your attainment of the ages shown. The percentages referenced are what the coverage reduces to and are all based on the original amount of coverage. For example, if you are covered for \$50,000 and the coverage reduces to 65% at age 65, your coverage will reduce to \$32,500 on the policy anniversary following your 65th birthday.
<b>Is the accidental death benefit in addition to the life benefit?</b>	Yes, if the insured dies as a result of a covered accident, the beneficiary will receive both the life and accidental death benefits.
<b>Can I elect AD&amp;D insurance only?</b>	No, you must elect Life insurance in order to be eligible to elect AD&D insurance.
<b>How do I port or convert my coverage?</b>	Contact your employer's HR department for the applicable portability and/or conversion forms. You can also call Equitable customer service at (866)274-9887 or access the forms at <a href="https://equitable.com/employee-benefits/customer-service/forms">https://equitable.com/employee-benefits/customer-service/forms</a>
<b>How much does the portability coverage cost?</b>	The rate for portability coverage is the same as the rate under your employer's plan.
<b>How do I name a beneficiary?</b>	Your employer will provide you with a form that will allow you to name primary and contingent beneficiaries.
<b>Can I change my beneficiary?</b>	Yes, you just need to complete a new beneficiary form and be sure to provide a copy to your employer.
<b>What happens if I die and didn't name a beneficiary?</b>	The insurance proceeds may be paid out to a specific family member or your estate, check your insurance certificate for the language applicable to your plan.

## Cost Summary

### Monthly Sample Costs – Employee Life

Age	Coverage Amount									
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
Less than 25	\$0.39	\$0.78	\$1.17	\$1.56	\$1.95	\$2.34	\$2.73	\$3.12	\$3.51	\$3.90
25-29	\$0.32	\$0.64	\$0.96	\$1.28	\$1.60	\$1.92	\$2.24	\$2.56	\$2.88	\$3.20
30-34	\$0.36	\$0.72	\$1.08	\$1.44	\$1.80	\$2.16	\$2.52	\$2.88	\$3.24	\$3.60
35-39	\$0.50	\$1.00	\$1.50	\$2.00	\$2.50	\$3.00	\$3.50	\$4.00	\$4.50	\$5.00
40-44	\$0.74	\$1.48	\$2.22	\$2.96	\$3.70	\$4.44	\$5.18	\$5.92	\$6.66	\$7.40
45-49	\$1.17	\$2.34	\$3.51	\$4.68	\$5.85	\$7.02	\$8.19	\$9.36	\$10.53	\$11.70
50-54	\$1.82	\$3.64	\$5.46	\$7.28	\$9.10	\$10.92	\$12.74	\$14.56	\$16.38	\$18.20
55-59	\$2.87	\$5.74	\$8.61	\$11.48	\$14.35	\$17.22	\$20.09	\$22.96	\$25.83	\$28.70
60-64	\$3.89	\$7.78	\$11.67	\$15.56	\$19.45	\$23.34	\$27.23	\$31.12	\$35.01	\$38.90
65-69	\$6.10	\$12.20	\$18.30	\$24.40	\$30.50	\$36.60	\$42.70	\$48.80	\$54.90	\$61.00
70-74	\$11.63	\$23.26	\$34.89	\$46.52	\$58.15	\$69.78	\$81.41	\$93.04	\$104.67	\$116.30
75-79	\$24.87	\$49.74	\$74.61	\$99.48	\$124.35	\$149.22	\$174.09	\$198.96	\$223.83	\$248.70
80 and over	\$55.31	\$110.62	\$165.93	\$221.24	\$276.55	\$331.86	\$387.17	\$442.48	\$497.79	\$553.10

This chart is a summary and does not include all the coverage options available.

## Monthly Sample Costs – Employee AD&D

Age	Coverage Amount									
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
All	\$0.14	\$0.28	\$0.42	\$0.56	\$0.70	\$0.84	\$0.98	\$1.12	\$1.26	\$1.40

This chart is a summary and does not include all the coverage options available.

## Monthly Sample Costs – Spouse Life

Age	Coverage Amount									
	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
Less than 25	\$0.20	\$0.39	\$0.59	\$0.78	\$0.98	\$1.17	\$1.37	\$1.56	\$1.76	\$1.95
25-29	\$0.16	\$0.32	\$0.48	\$0.64	\$0.80	\$0.96	\$1.12	\$1.28	\$1.44	\$1.60
30-34	\$0.18	\$0.36	\$0.54	\$0.72	\$0.90	\$1.08	\$1.26	\$1.44	\$1.62	\$1.80
35-39	\$0.25	\$0.50	\$0.75	\$1.00	\$1.25	\$1.50	\$1.75	\$2.00	\$2.25	\$2.50
40-44	\$0.37	\$0.74	\$1.11	\$1.48	\$1.85	\$2.22	\$2.59	\$2.96	\$3.33	\$3.70
45-49	\$0.59	\$1.17	\$1.76	\$2.34	\$2.93	\$3.51	\$4.10	\$4.68	\$5.27	\$5.85
50-54	\$0.91	\$1.82	\$2.73	\$3.64	\$4.55	\$5.46	\$6.37	\$7.28	\$8.19	\$9.10
55-59	\$1.44	\$2.87	\$4.31	\$5.74	\$7.18	\$8.61	\$10.05	\$11.48	\$12.92	\$14.35
60-64	\$1.95	\$3.89	\$5.84	\$7.78	\$9.73	\$11.67	\$13.62	\$15.56	\$17.51	\$19.45
65-69	\$3.05	\$6.10	\$9.15	\$12.20	\$15.25	\$18.30	\$21.35	\$24.40	\$27.45	\$30.50
70-74	\$5.82	\$11.63	\$17.45	\$23.26	\$29.08	\$34.89	\$40.71	\$46.52	\$52.34	\$58.15
75-79	\$12.44	\$24.87	\$37.31	\$49.74	\$62.18	\$74.61	\$87.05	\$99.48	\$111.92	\$124.35
80 and over	\$27.66	\$55.31	\$82.97	\$110.62	\$138.28	\$165.93	\$193.59	\$221.24	\$248.90	\$276.55

This chart is a summary and does not include all the coverage options available.

## Monthly Sample Costs – Spouse AD&D

Age	Coverage Amount									
	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
All	\$0.06	\$0.11	\$0.17	\$0.22	\$0.28	\$0.33	\$0.39	\$0.44	\$0.50	\$0.55

This chart is a summary and does not include all the coverage options available.

## Monthly Sample Costs – Children Life

	Coverage Amount			
	\$2,500	\$5,000	\$7,500	\$10,000
	\$0.12	\$0.24	\$0.36	\$0.48

\*Regardless of the number of children covered.

## Monthly Sample Costs – Children AD&D

	Coverage Amount			
	\$2,500	\$5,000	\$7,500	\$10,000
	\$0.12	\$0.25	\$0.37	\$0.49



\*Regardless of the number of children covered.



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(866) 274-9887  
with any questions  
you may have.**

**This includes questions  
on how we can provide  
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services at no cost to you  
and how we can assist  
the visually impaired with  
form completion and  
other information.**

**Email:** Customer Service at  
[EBCustomerService@equitable.com](mailto:EBCustomerService@equitable.com).



**Members requiring  
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**Visit [equitable.com/employeebenefits](https://equitable.com/employeebenefits)  
and log on to EB360® to view your account details.**

<sup>1</sup> 2022 Insurance Barometer Study, Life Happens and LIMRA.

<sup>2</sup> [limra.com/en/newsroom/news-releases/2021/industry-associations-unite-to-help-address-the-life-insurance-coverage-gap-in-the-united-states/](https://limra.com/en/newsroom/news-releases/2021/industry-associations-unite-to-help-address-the-life-insurance-coverage-gap-in-the-united-states/), accessed August 2022.

#### Important Information

**Limitations and exclusions:** The following is a summary. A complete list of applicable exclusions and limitations are included in the policy and certificate. State variations may apply. If an Insured Person dies by suicide within two years from their coverage issue date, we will only pay the amount of premiums paid. AD&D Benefits may not be payable for injuries caused or contributed to by or incurred: physical or mental illness or disease or related medical treatment, infection not occurring as a direct result of accidental bodily injury, suicide or intentionally self-inflicted injury, war or act of war, while incarcerated, participating in a felony or illegal activity, intoxication, voluntary drug use unless administered by and used as instructed by a physician or for over-the-counter drugs in accordance with manufacturer's instructions, participation in certain activities involving an increased risk of injury as listed in the policy and certificate (ex: mountain climbing, sky diving).

**This policy provides limited benefits:** The policy has limitations and exclusions. Optional riders and/or features may incur additional costs. For costs and complete details of the coverage, please see the actual policy or contact your benefits representative. Benefits payable are subject to all terms and conditions of the certificate. Plan documents are the final arbiter of coverage. Policy contract forms: ICC18 MOEBPLI; ICC18 AXEBPLI; MOEBP0618 LI; AXEBP0618 LI; and state variations.

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EQUITABLE



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Group name: Casa Grande Union High School District

Policy number: 005459

Form created: 03/24/2025

# Protection by your side while you recover

Financial help to cover expenses if you're ill, injured or give birth  
Short-term disability insurance benefit summary



Watch this quick video to learn more

## Did you know?

Only 40% of U.S. households have enough in liquid savings to cover at least 3 months of their recurring expenses.<sup>1</sup>



One in four of today's 20-year-olds can expect to be out of work for at least a year because of a disabling condition before they reach the normal retirement age.<sup>2</sup>



## Benefit plan and features

**Class definition:** Class 1 – All Active Full Time Employees

### Coverage details

Cost of Coverage	Your employer pays the full cost.
Weekly Benefit	50% of pre-disability earnings
Maximum Weekly Benefit	\$750
Benefits Begin - Injuries	30 <sup>th</sup> Day
Benefits Begin - Sicknesses	30 <sup>th</sup> Day

## Benefit plan and features

Maximum Benefit Period	22 weeks
Pre-Existing Condition Limitation	None

## Understanding your benefits

### Commonly Used Terms

Maximum Benefit Period	Means the maximum number of weeks for which benefits may be payable.
Pre-Disability Earnings	Means Your regular weekly rate of pay from Your Employer in effect on the date immediately prior to the date you became disabled. Pre-Disability Earnings includes any deductions made for pre-tax contributions to a qualified deferred compensation plan, Section 125 plan or flexible spending account and does not include commissions, bonuses, tips and tokens, overtime pay or any other fringe benefits or extra compensation.

### Frequently Asked Questions

Can I work part-time and still be eligible for a benefit?	Yes, you can work part-time and still be eligible for a partial benefit as long as you continue to meet the definition of disability.
How much will I receive if I am working part-time and still disabled?	It depends on how much you are earning from your part-time work and whether or not the part-time work is part of an approved rehabilitation program. If the part-time work is part of an approved rehabilitation program, then we will reduce your Short-Term Disability benefit by one-half (1/2) of your part-time earnings. If the part-time work is not part of an approved rehabilitation program, then your Short-Term Disability benefit will be based on your percentage of earnings loss. For example, if you are losing 50% of your earnings, then the Short-Term Disability benefit would be reduced by half.
How long will I receive Short-Term Disability benefits for?	As long as you continue to meet the definition of disability, you can receive benefits for up the maximum benefit period outlined in the "Coverage Details" section. For example, if your benefits commence on the 8th day of disability and you are disabled for 6 weeks, you would receive 5 weeks of benefit payments.
How are my Short-Term Disability benefits impacted by any state medical leave benefits I may be eligible for?	Your Short-Term Disability benefits will be reduced by any state medical leave benefits you may be eligible for.
How are maternity claims treated?	Maternity claims are treated the same as any other illness.
Are my Short-Term Disability benefits taxable?	It depends. If you are paying the full cost of the plan with post-tax dollars, then your Short-Term Disability benefits may be non-taxable; however if your employer is paying the full cost or your contributions are on a pre-tax basis, then your benefits are generally taxable. Please consult your HR department for further details on your specific plan.
Am I eligible for Short-Term Disability benefits if I cannot work due to a pandemic?	Maybe. If you meet the definition of disability, then you may be eligible for Short-Term Disability benefits.
Are disabilities due to mental illness or substance abuse covered?	Yes, they are treated the same as any other illness.
How do I submit a claim?	The best way to submit your Short-Term Disability claim to Equitable is by calling our disability team at (866) 274-9887. You can also contact your employer's HR department to obtain a claim form or go to <a href="https://equitable.com/employee-benefits/customer-service/forms/disability">https://equitable.com/employee-benefits/customer-service/forms/disability</a> and download a claim form.



**Contact us at  
(866) 274-9887  
with any questions  
you may have.**

This includes questions on how we can provide language translation services at no cost to you and how we can assist the visually impaired with form completion and other information.

**Email:** Customer Service at  
EBCustomerService@equitable.com.



**Members requiring assistance with hearing impairment can contact our TDD line directly at (800) 877-8973.**

**Visit [equitable.com/employeebenefits](https://equitable.com/employeebenefits)  
and log on to EB360<sup>®</sup> to view your account details.**

<sup>1</sup> [disabilitycanhappen.org/disability-statistic/](https://disabilitycanhappen.org/disability-statistic/). Accessed August 2022.

<sup>2</sup> [ssa.gov/oact/NOTES/ran6/an2020-6.pdf](https://ssa.gov/oact/NOTES/ran6/an2020-6.pdf).

### Important Information

**Limitations and exclusions:** The following is a summary. A complete list of applicable exclusions and limitations are included in the policy and certificate. State variations may apply. Exclusions may include disabilities caused or contributed to by: war or an act of war, intentionally self-inflicted injury, your commission of or attempt to commit a felony, sustained as a result of work done for another employer (including self-employment), or for which Workers' Compensation benefits are paid, or may be paid, if duly claimed. Benefits will not be paid unless you are under the regular care of a physician. Benefits will not be paid if you are eligible for payment under a prior disability plan sponsored by your employer that was terminated before the effective date of the policy. Benefits may be offset by other benefit income you receive due to the loss of income from disability.

**This policy provides limited benefits:** This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance, and does not satisfy the requirement for minimum essential coverage under the Affordable Care Act. THIS POLICY IS NOT A MEDICARE SUPPLEMENT PLAN. The certificate has exclusions and limitations for certain conditions that may affect any benefits payable. For costs and complete details of the coverage, please see the actual policy or contact your benefits representative. Benefits payable are subject to all terms and conditions of the certificate. Policy contract form#: AXEBP15DI; MOEBP15DI and state variations. Availability is subject to state approvals.

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