



EQUITABLE

Group name: River Valley Child Development Services

Policy number: 016729

Effective date: 09/01/2023

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.¹

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 Fulltime Employees except COBRA

Coverage Details	Employee
Life Benefit Amount	\$20,000
Life Maximum Benefit	\$20,000
Guaranteed Issue Amount	\$20,000
Life Age Reduction	
Age 70 or over	50%
<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
Waiver of Premium	Included
Conversion	Included

Coverage Details	Employee
Accidental Death & Dismemberment (AD&D) Benefit Amount	100% of Life Insurance Benefit
AD&D Maximum Benefit	Matches Life Insurance Maximum
AD&D Age Reduction	Matches Life

AD&D Features	Employee
Common Carrier Benefit	Included
Exposure/Disappearance Benefit	Included
Rehabilitation/Physical Therapy Benefit	Included
Seatbelt and Airbag Benefits	Included

Understanding your benefits

Commonly Used Terms

Guarantee Issue Amount	This is the amount of insurance available without having to provide evidence of insurability (also known as proof of good health).
Accelerated Death Benefit	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.
Conversion	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

Are my spouse and dependent children eligible for coverage?	No, your employer's plan does not provide for coverage on your spouse or children.
Does the coverage decrease as I get older?	Yes, the age reductions are shown in the "Benefit Plan & Features" section. The coverage will reduce on the policy anniversary 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.
Is the accidental death benefit in addition to the life benefit?	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 convert my coverage?	Contact your employer's HR department for the applicable conversion forms. You can also call Equitable customer service at (866)274-9887 or access the forms at https://equitable.com/employee-benefits/customer-service/forms
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 will be paid out as follows if there is no beneficiary designated or living:

- To your spouse
- To your surviving children in equal shares, if there is no surviving spouse
- To your parents in equal shares, if there is no surviving spouse or children
- To your brothers and sisters in equal shares, if there is no surviving spouse, children, or parents
- To the executors or administrators of your estate, if there is no surviving spouse, children, brothers, sisters, or parents.



**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
and log on to EB360® to view your account details.**

¹2022 Insurance Barometer Study, Life Happens and LIMRA.

²limra.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.

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Emergency travel assistance program

Emergency travel assistance program benefit summary



Your well-being doesn't begin or end with your finances. It starts with — and is always about — you.



Contact AXA Assistance USA
24 hours a day, 7 days a week



Within the United States
(855) 327-1476



Outside the United States
1 (312) 356-5980

Emergency Travel Assistance Program Features

Class definition: Class 1 – All Active Fulltime Employees except COBRA

Coverage details

Emergency Medical Transportation

- Emergency medical evacuation
- Medical repatriation
- Return of mortal remains
- Transportation of travel companion
- Transportation of family member to accompany patient
- Escort of dependent children

Medical Assistance

- Medical and dental referrals
- Coordination of hospital admission
- Critical care monitoring
- Dispatch of physician
- Dispatch of prescription medication

Emergency Travel Assistance Program Features

International Medical Teleconsultation	24/7 Medical care at your fingertips. With the international medical teleconsultation service, you and your family can receive virtual medical care when traveling abroad. For minor ailments and conditions, licensed medical practitioners provide Medical advice, treatment options, assistance with prescription refills and provider referrals, through your smartphone or tablet.
Travel Assistance Services	• Lost document and luggage assistance • Emergency cash/bail assistance • Emergency message transmission • Legal referrals • General travel information
Identity Theft	You also have access to identity theft assistance while at home or traveling. This service provides: • Awareness and education: Providing you with a guide on identity theft. • Recovery and resolution: Guidance in taking the necessary steps if your identity is compromised.
Concierge Services	Make your life simpler and easier. Concierge services are designed to fulfill various travel and entertainment requests, including restaurant and entertainment recommendations, locating available business services, airfare and car rental, and much more.

Understanding your benefits

Frequently Asked Questions

How can I access the Travel Assistance services?	• Inside the United States call (855) 327-1476 • Outside the United States call 1 (312) 356-5980
Are the services provided confidential?	Yes, all services provided through this program are confidential.
Do I need to be traveling outside the United States to access the travel assistance services?	No, you can access the travel assistance services any time you are travelling 100 or more miles from your primary residence as long as the trip is less than 120 days.
Can I call at any time?	Yes, access to consultants is available 24 hours per day, 7 days per week.
Is there a limit to the number of times I can utilize the service?	No, you can call as many times as needed.
Will I be charged for these services?	No, as long as they are authorized and arranged by AXA Assistance USA. You may responsible for additional costs for services not covered under this program.
Can I arrange and pay for services myself and then request reimbursement?	No, all travel assistance services must be authorized and arranged by AXA Assistance USA.



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on how we can provide
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services at no cost to you
and how we can assist
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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
and log on to EB360® to view your account details.**

Important Information

Travel assistance services are considered non-insurance services and are provided by AXA Assistance USA, Inc. Certain benefits provided under the Travel Assistance Program are underwritten by a licensed third-party insurance company. The Travel Assistance Program and services provided are separate and apart from the insurance provided by Equitable Financial. Please review the terms and conditions of the Travel Assistance Program for more information. Equitable Financial is not affiliated with AXA Assistance USA, Inc.

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