



## REFORM PENSION BOARD LONG TERM DISABILITY PLAN

The Reform Pension Board (RPB) Long Term Disability Plan (LTD) provides income replacement insurance to participants in the event they become disabled and are not able to work. Statistically, an individual is much more likely to be disabled than to die during his/her working years. Having adequate income replacement coverage provides important protection in the event a participant has a disabling injury or illness.

The RPB is happy to provide LTD coverage to eligible participants working for Union of Reform Judaism-affiliated congregations. By purchasing LTD insurance through the RPB, you will receive the following benefits:

- Affordable group rates. The rates are \$6.00 per thousand dollars of salary (including parsonage, if applicable) for the 180-day benefit-waiting period and \$6.80 per thousand dollars of salary for the 90-day benefit-waiting period.
- All employees of Union for Reform Judaism-affiliated congregations who work 18 hours or more per week are eligible to participate.
- Income replacement of 60% of an employee's regular earnings. If an employee qualifies for other income sources such as social security disability, the total income replacement from all sources is 66 2/3%.
- Two convenient benefit waiting periods (the time between the onset of a disability and commencement of benefits): 180 days or 90 days.
- Benefits are tax-free if the employee pays the premium with after-tax dollars.
- Benefits are paid until the end of the benefit period or until no longer qualifying for benefits, whichever occurs first. The end of the benefit period for benefits commencing after January 1, 2009 will be coordinated with the normal social security retirement age table.
- The LTD policy is insured through CIGNA, a leader in the field.
- Rehabilitation benefits are included to encourage qualified candidates to return to work without losing all of their income replacement benefits.
- The LTD policy includes a "Conversion Privilege."

RPB LTD descriptive booklets can be viewed on our website at [www.rpb.org](http://www.rpb.org). Click on "RPB Benefit Programs" on the left-hand side of the screen and cursor down to view the links that download the LTD booklets to your computer. Please contact the RPB office at 212-681-1818 with any questions. We are glad to help.