Invested in your future

RPB



RPB Long Term Disability Insurance

Protect yourself from the unexpected.

You can't know what life has in store for you, but you can have a safety net in place. RPB offers low-priced, comprehensive long term disability (LTD) insurance through MetLife to help cover your essential living expenses if you are unable to work due to an extended illness or disabling accident.

LTD insurance benefits* at a glance

If you become disabled, you'll receive:

- 60% of your monthly compensation or $17,000 per month, whichever is less
- Annual adjustments to your benefits for cost of living increases
- Rehabilitation benefits

Other LTD benefits include:

- Continued employer contributions to your retirement account up to 15% of your compensation (as long as your annual contributions are at least 10% of your compensation)
- Disability payments to your loved ones for 12 months after your death
- Support for coordinating your LTD and Social Security disability benefits

* Requirements and restrictions apply.

Visit rpb.org/LTD for details.

You're eligible if you work at least 18 hours a week for a URJ-affiliated congregation or Reform Movement employer, whether or not you participate in RPB's retirement plan.

If you work outside the Reform Movement, you will need to participate in RPB's retirement plan to enroll.

If LTD isn't a paid benefit offered by your employer, you can still get coverage.

To enroll, contact your employer.

You can join RPB's LTD plan:

- Within 60 days of your hire date **OR**
- During RPB's June or December open enrollment periods.

How LTD insurance works

Choosing your waiting period

When you enroll in LTD insurance, you will choose a waiting period—the time between the onset of a disability and when benefits begin. You can opt for a 90-day or 180-day waiting period.

Determining your premium rate

Your premium is based on your compensation (for clergy, salary plus parsonage) and the benefit waiting period you choose.

Waiting Period	Annual Premium Rate	Example: Annual premium for an employee earning $50,000/year
90 Days	$6.71 per $1,000 of coverage	$335.50
180 Days	$5.92 per $1,000 of coverage	$296.00

Paying premiums

RPB only accepts premium payments for LTD insurance through your employer whether or not it is a paid employee benefit. If it's not a paid benefit, pay your employer by check or post-tax payroll deduction and they'll submit the premium to RPB.

LTD premiums must be paid with post-tax dollars to prevent taxes on disability benefits.

Receiving benefits

If you are a U.S. participant, you will receive benefits until your normal Social Security retirement age (based on the year you're born) or when you no longer qualify for the benefits, whichever occurs first. Canadian participants receive benefits until the age of 65 or retirement, whichever comes first.

Coverage when changing jobs

- **If you switch jobs to another RPB eligible employer,** you can re-enroll through your new employer within 60 days of your hire date to avoid a gap in coverage.
- **If you leave your job in the middle of the year,** the unused portion of the premium will be refunded.

Filing a claim

Once insured, to file a disability claim, contact Robert Perry at **646.884.9890** or **rperry@rpb.org**.

You qualify as disabled if you're unable to earn more than 80% of your pre disability earnings at your occupation from an employer in your geographic area.

And you are receiving appropriate care and treatment (and complying with the requirements of that treatment) as the direct result of sickness or an injury.

Questions? We're here to help.

askus@rpb.org
212.681.1818

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