



# 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:

- Employer retirement contributions up to 15% of your compensation, if you're an RPB retirement plan participant with annual contributions of at least 10% of your compensation
- Coverage available after switching jobs
- Disability payments to your loved ones for 12 months after your death
- Support coordinating your LTD and Social Security disability benefits

\* Requirements and restrictions apply.

Visit [rpb.org/LTD](http://rpb.org/LTD) for details.

**You are eligible if you** work at least 18 hours a week at a URJ-affiliated congregation or Reform Movement professional organization.

**You can participate** regardless of whether or not your employer offers LTD as a paid benefit.

**You do *not* need to be** in RPB's retirement plan to enroll in LTD.

**To enroll, contact your employer.**

You can join RPB's LTD plan:

- Within 60 days of your hire date **OR**
- During RPB's open enrollment periods held in December and June every year

# How LTD insurance works

## Choosing your waiting period

When you enroll in LTD insurance, you will choose a waiting period—the period of time from the date you become disabled from work and the number of days you continue to be disabled before benefits begin. You can opt for a 90-day or 180-day waiting period.

## Determining your 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** regardless of whether or not it is a paid employee benefit. Speak with your employer to learn more.

Disability benefits are tax-free when the premium is paid with post-tax dollars.

## 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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