



Major Medical Coverage available through the Rabbinical Assembly.

We are pleased to announce the RA Community Health Plans: a nation-wide/state-based affinity group health insurance program. The program is brought to you by JLBG Health, the largest health insurance provider to associations in the US.

This health insurance program, the same program offered by other professional associations including the ABA and the AMA, can help provide comprehensive major medical insurance coverage to those with no or limited access to lower cost group/employer health insurance. (see below regarding different, additional movement options anticipated 2014*)

RA Community Health Plans is Available to:

- **Rabbis, cantors, educators, and any synagogue staff** and their families
- **Employees** of any Conservative Movement institution and their families
- **Member households** of Conservative congregations

Key Medical Coverage and Ancillary Benefits:

- **Premium savings** over many personal health insurance plans
- Comprehensive cost-saving **Rider** option available that significantly reduces or waives deductibles and co-insurances for preventive care, critical illness, and accidents and injuries.
- **A variety of coverage choices**, including traditional plans and high deductible plans with Health Savings Accounts
- **Shrinking deductible** (20% deductible credit each year it is not met)
- **10% healthy member discount** and preferred rates
- Optional **PPO** or traditional health plan with extensive networks
- Plans with a **\$20, \$25, \$30 or \$40 co-pay** for doctor visits
- Wellness benefits and prescription drug card
- **Worldwide coverage, 24-hours a day**
- **Dental and vision insurance available** with or without medical insurance

Note: Features are subject to state availability and may not apply to all members.

To learn more about the RA Community Health Program and how it may make available to you, your family and employees lower premium comprehensive health insurance, visit RabbinicalAssemblyCommunityHealth.com or contact JLBG Health at 866.907.2761 for more details, member rates, and a 15-minute application by phone. Please note that coverage in some cases is not guaranteed and coverage is governed by the policy and carrier.

**The RA has been coordinating our efforts with leaders at USCJ who are optimistic about the feasibility of a cost-saving Church Plan anticipated for 2014!*