

Disability insurance coverage pays benefits to an employee who is unable to work due to non-occupational sickness or accident. Is the employee responsibility to secure coverage if desired.

The Pennsauken Board of Education has approved the following companies that offer disability insurance to employees with the convenience of optional payroll deductions to pay premiums.

Disability Insurance Plans

<u>Company</u>	<u>Representative</u>	Phone Numbers
AFLAC	Stand Dalzell	609-204-4746
Prudential Financial	Vince Pinto NJEA Members only	609-320-5672 (cell)

* Note: All employees must join Disability within 30 days of hire to waive the pre-existing condition clause.
** Note: Teachers must join Disability within 120 days of hire to waive the pre-existing conditions clause.

Section-125 Flexible Spending	Rona Kerbaugh Bowman & Company, LLP	rkerbaugh@bowmanllp.com
Account for Medical & Dependent Care	P.O. Box 972 Voorhees, NJ 08043	(856) 821-6865