

CLAYTON BOARD OF EDUCATION

INCOME PROTECTION PLANS (DISABILITY INSURANCE)

Clayton Board of Education does not participate in the NJ State Disability Insurance Plan. If you wish to purchase disability insurance through payroll deductions, you may contact one or more of the providers listed below.

DISABILITY PROVIDERS

Prudential Financial (NJEA endorsed)

Leslie Kendus
1-800-704-1365-ext.29

American General Life Insurance Company

Frank Marasa
609-970-6594
Hugh Phifer
856-853-8400
www.phiferfinancial.com

Aflac Disability/Insurance

Chuck Finkelday
1-609-412-4651

Hartford Disability (Administrators/Board Office Employees)

Ralph Wendell
Wendell Financial Services
856-455-5100

All administrators and non-represented employees working 25 hours or more per week receive group coverage through Guardian as a term of employment. Information on this plan is available through the payroll office.

*If you want insurance through Prudential, you must sign up when you are hired. If you do not sign up at that time, you must sign up during an open enrollment period which is once every three years.

TIP: As your salary increases you may want to speak with your representative about increasing your benefit.