

If you got disabled, do you know what
your income would be from FERS?
It's not as much as you think!

Dear NIH/NOAA R&W Member:

The NIH/NOAA R&W Association needs your help to develop a new life and long-term income replacement plan to help protect our members from life uncertainties. FERS Disability protection is not enough and will not cover a majority of disabling conditions.

We have developed a brief survey that is educational and the results will help us develop a plan that is the most beneficial to you.

Also, you will learn:

1. How long it takes to file a disability claim.
2. How much you will receive.
3. If the benefits are taxable.
4. If FERS covers partial disabilities.
5. And much more!!

Please take the time to answer this short survey.

Please visit
www.recwelfarebenefits.com to
take this important survey or scan
the code on your smartphone.

