

### **Rabbinic Contract Benefits**

For more information and other benefits please refer to the model contract in the Resources section at [www.reconplacement.org](http://www.reconplacement.org)

**Social security copay** – rabbis are employees (they receive a W2) but under the current law they are classified as self-employed for social security – some congregations pay half with the rabbi understanding that it is taxable income. If congregations choose not to pay half they could consider sharing the money saved with the rabbi and applying it to a different part of the contract.

**Paid healthcare insurance** – almost all congregations pay for the rabbi and family – most at 100% but some at a lower percentage with the most common being 80% for the rabbi and family.

If the rabbi has health insurance from another source the contract should indicate what will happen if the situation changes and the rabbi needs the congregation to provide health insurance. Many congregations will split the money saved with the rabbi and apply it to a different part of the contract.

**Housing/parsonage Allowance** – all congregations do this since there is no cost to the congregation and the rabbi is solely responsible for the amount. The congregation records the amount because the IRS requires it to be prospective.

**Contribute to a retirement account** – all full-time congregations do with the percentage varying - recommended is 15%. Part-time congregations are more than willing for a rabbi to decide to put part of their income into a retirement account and some part-time congregations do indicate a specific amount separate from salary. There is no match by the rabbi.

**Disability insurance** - The rabbi should buy the insurance so that if the rabbi is disabled the income is tax-free. If the congregation buys the insurance it is a benefit and the income is taxable. We recommend that congregations continue salary for up to 180 days if the rabbi becomes disabled.

**Paid vacation and weekends off** – all congregations provide.

Vacation for all rabbis (full and part-time) begins at a month of the rabbi's schedule. It is common after 7- 10 years for an additional week to be added.

Weekends off are in almost all rabbinic agreements with the number off negotiated. The most common is 5/6 a year - some have 2/3 a year and some have 1 a month. They are full weekends.

**Other major fringe benefits** – other common benefits are free membership in the congregation including religious school and pre-school if there is one, cell phone reimbursement, conference/convention budget, professional dues, office space and computer or laptop or tablet,

sabbatical -

<http://www.reconplacement.org/October%202012%20Sabbatical%20Document.pdf>

Congregations who would like to discuss this information or have questions or need additional information should be in touch with Rabbi Joel Alpert - [jalpert@reconplacement.org](mailto:jalpert@reconplacement.org)  
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