



**Young Israel Benevolent
Association**
50 Eisenhower Drive, Suite 102
Paramus, NJ 07652 212-929-1525 ext. 4
benevolent@youngisrael.org

Rabbi Binyamin Hammer ob"m
Honorary Managing Dir
Abe Feld
Managing Director

This letter is to help make sure you understand the procedures and benefits you are entitled to as a Young Israel Benevolent Association (YIBA) member. Please read the information it contains and give a copy to a loved one for safe keeping. The information can also be located on our website <https://youngisrael.org/benevolent>, where all forms may be downloaded. We are here to answer your questions and concerns and to send you any needed information.

BASIC BURIAL SERVICES THE YIBA OFFERS ITS MEMBERS

Please Note: Tier II members have a different Benevolent Program with different benefits.

- | | |
|--|---------------------------------|
| 1. Funeral arrangements | 4. Hand-sewn linen shroud |
| 2. Use of our chapel | 5. Plain pine coffin |
| 3. Dignified local transfer of remains to the chapel | 6. Hearse |
| | 7. Gravesite in a YIBA cemetery |

If you use a funeral home affiliated with the YIBA, we will pay towards the cost of the funeral chapel charge. All third-party costs are the family's obligation. They include: grave openings, Rabbi, *tahara*, *shmirah*, death certificates, gratuities, and limousine. There may be additional mileage charges for deaths that occur outside the five boroughs and for cemeteries outside the New York City area.

Note: A condition of membership is that during all burial arrangements, including *tahara* and *shmirah*, the family must adhere to all halachic requirements (determined by Orthodox Jewish law).

IN YOUR TIME OF NEED

Your first phone call should be **1-888-YI-BENEV (1-888-942-3638)** to be connected to the YIBA. Also make sure to inform your Young Israel Rabbi. Over the past 55 years, the YIBA has developed an exclusive relationship and understanding with the funeral establishments listed below. When you call them, tell them you are a member of the YIBA:

1. Schwartz Bros/Parkside Memorial Chapel in Queens:
718-263-7600.
2. Boro Funeral Service
718-854-2525
3. Boulevard Funeral Chapel
516-295-3100

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If a family chooses a funeral home other than these three, they will not be entitled to benefits from the Benevolent Association. **Whatever the circumstances, if you decide on arrangements outside the procedures of the YIBA, it will be your responsibility to bear any additional costs.** Funerals and burials are expensive. The Benevolent Association has negotiated terms with our affiliated funeral homes and cemeteries to make sure our members receive the most cost-effective services and avoid unnecessary hassle during their time of need. But we will consider reimbursing a limited amount to a member in good standing if we are given a valid death certificate.

MEMBERS IN GOOD STANDING

The YIBA provides its services to members in good standing, which means **membership dues must be current in both the Benevolent Association and with their Young Israel branch synagogue**. If these two requirements are not met, they will not be entitled to Benevolent Association benefits.

1. If you're not sure your membership is current, call the Young Israel office, **212-929-1525 ext. 4**, to find out.
2. You have the responsibility to maintain current membership in a Young Israel branch synagogue.
3. When a member of the Benevolent Association re-marries, the new spouse will not be considered a Benevolent Association member; but they may apply for membership on their own.
4. If your address changes and you no longer belong to your former Young Israel branch, it is important to immediately notify the Young Israel office to find out how to proceed.
5. A child or guardian that is in charge of the affairs of a Benevolent Association member must tell us how to get in touch with them when we have important and timely information to deliver.

During your time of need, be sure to let your Rabbi know you are a member of the Benevolent Association to avoid any misunderstandings.

COST OF MEMBERSHIP

Membership dues will be billed each May at **\$85** a year for all member families, whether their status is single or married. Our yearly membership is from June 1st until the following May 31st.

Note: Membership dues and fees are subject to change at the discretion of the Benevolent Association.

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Family Memberships

The Benevolent Association offers family memberships, defined as husband, wife, and their children age 20 and under. Once children reach past 20, they are not considered part of the “family membership” and will not be entitled to the benefits of the Association. These family members are able to join the Tier II membership listed below.

Tier II Membership

Since 2009 we haven't accepted members to the original Benevolent plan. However, an alternative membership program has been established, called Tier II. There is no initiation fee for those who sign up through age 29. This is a good opportunity for your children and grandchildren to know their burial and *karka* are taken care of and for the next generation to have peace of mind. If you wish to receive an application, please call our office.

GRAVES

Reserved Graves

As part of the Benevolent Association's program, we offer gravesites in several cemeteries throughout the New York-New Jersey area. The one-time fee to reserve a grave is \$250 which gives you the right to reserve (not own) that particular plot. Bear in mind that your reservation is non-transferable and non-refundable. The only one who can be buried there is the person listed on the reservation document. If you decide not to use the grave, it will revert to non-reserved status, and the \$250 fee will be forfeited.

Unreserved Graves

When a wife, husband, or child passes away, and that member had not reserved a grave, the Benevolent Association will allow the family to choose a Benevolent-affiliated cemetery for burial, but not the gravesite. The officers of the Benevolent Association will locate the next available grave in which to bury the deceased. If a living spouse or family member wishes to be buried next to their loved one, they are required to reserve that plot at a cost of \$250. To make such arrangements, contact the Young Israel office.

EMERGENCIES DURING SHABBAT OR JEWISH HOLIDAYS

Funeral arrangements on Shabbat and Yom Tov are challenging, so inform your Young Israel Rabbi as soon as possible. He will guide you as to what you can and cannot do. Make sure to let him know your loved one is a member of the YI Benevolent Association.

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24/6 Hotline: If you need to reach us in an emergency, dial **1-888-YI BENEV (1-888-942-3638)** to be connected to an officer of the Benevolent Association. He will do his best to help you during your difficult time.

SOUTH FLORIDA

If you belong to a New York area Young Israel but now live in South Florida, tell your Florida Rabbi that you are a member of the YIBA. Many rabbis are aware of our Benevolent Association and its benefits. If your Rabbi is not, ask him to call our offices, 212-929-1525 ext. 4 for an explanation.

In your time of need, remember that your first phone call should be 1-888-YI-BENEV (1-888-942-3638) to be connected to an officer of the Benevolent Association.

Also, contact the Rabbi of your New York synagogue as well. Our Benevolent office will determine with you which Benevolent-affiliated funeral home in New York to work with. Our New York funeral directors will then get in touch with the funeral directors in Florida to arrange pick-up and airline transportation.

You will need to make the following decisions:

1. If you plan to accompany your loved one to New York, the Benevolent-affiliated funeral director will discuss arrangements for the transport of your loved one according to *halacha* and airline regulations.
2. Decide if you want a South Florida-based *levaya* (funeral service) in a local chapel before the flight departs; or, if you want the *levaya* to take place in New York at a Benevolent-affiliated funeral chapel, in your Young Israel synagogue (if your Rabbi allows), or as a grave-side service.

BURIAL IN ISRAEL

A. If you wish to be buried in Israel and have reserved graves with Young Israel Eretz HaChaim:

1. You, a family member, or a friend should call **888-942-3638**. Give the name of the YIBA member with the name and city in which they live. Also, state that you have reserved graves in the Young Israel section of Eretz HaChaim. Our NY based, YIBA-affiliated funeral directors will make all in-town arrangements including pick-up of the deceased, in-town funeral chapel (if desired and time allows), *tahara* and *Chevre Kadisha*. The funeral directors will arrange the transport of your loved one according to *halacha* and airline regulations. Your membership in the YIBA will cover many, but not all, of the fees. There will be an additional charge for the airline standard shipping container. There may also be an extra charge to transport the deceased in the hearse to the airport, as well as an extra *shomer* charge for overtime.

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2. Call your Young Israel branch Rabbi to tell him the circumstances and that arrangements have been made through the YIBA.
3. Call the 24/6 Eretz HaChaim Hotline at **718-437-2200**, and say you are a member of the YIBA, for arrangements for after your loved one is brought to Israel.
4. You will need to make the following decisions:
 - a. If you plan to accompany your loved one to Israel, that may not be necessary, according to *halacha* (please consult your Rabbi/Posek) nor according to airline regulations. The YIBA affiliated funeral director will discuss arrangements for the transport of your loved one according to *halacha* and airline regulations.
 - b. Decide if you want a New York-based *levaya* (funeral service) in a YIBA affiliated chapel before the flight departs, or whether you want the *levaya* to take place at the airport terminal before the flight.

B. If you want the burial in Israel but have reserved graves with another cemetery in Israel:

1. Call our 24/6 phone number **888-942-3638**. State the name of the YIBA member and the city in which they live. Also, make sure to state that you have reserved graves in Israel. Our New York-based YIBA affiliated funeral directors will arrange the transport of your loved one according to *halacha* and airline regulations.

C. If you already reside in Israel and pass away in Israel:

1. YIBA members who live in Israel would be entitled to a limited financial outlay on condition their YIBA dues are current and they are members in good standing of a Young Israel branch synagogue in Israel or North America.

PURCHASING GRAVES IN ISRAEL

There is a Young Israel section (*chalukah*) in the Eretz HaChaim Cemetery located in Beit Shemesh (20 minutes outside Jerusalem). For information on purchasing graves in Eretz HaChaim, contact Rabbi Yehuda Prero, 6715 Western Run Drive, Baltimore, MD 21215; 410-358-5467, cell: 410-487-1014; e-mail yieinfo@gmail.com.

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The fees associated with transporting your loved one until they reach New York will be incurred by the family and is not part of the YIBA's membership package.

Any action to help speed up your situation by calling third party connections for help could place you out of the YIBA program and subject you to much higher fees.

For questions, you can reach me at the National Council of Young Israel offices, **212-929-1525 ext. 4**; or via e-mail benevolent@youngisrael.org.

Sincerely,

Abe Feld
Managing Director

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