

Members can buy extra days and get a full year of job insurance coverage without the wait!

Introducing the 365 Extension Rider for N° 12 and N° 16 policies

LECMPA now provides the opportunity to buy more days in addition to your base policy.

New members can buy a No.12 or No.16 policy and add the 365 Extension Rider to buy extra days. No waiting.

Current LECMPA members with a policy that has not yet matured to 5 years with 365 days can also buy extra days with the 365 Extension Rider. No waiting.

LECMPA coverage has always been a better value, but union transportation workers with job insurance from other providers have been hesitant to switch because they lose the policy's maturity and have to start over with 180 days.

The 365 Extension Rider provides an opportunity to get the best coverage in the industry with the maximum days available. No waiting!



Transportation workers protecting each other since 1910.

(800) 514-0010

WWW.LECMPA.ORG



How Does the 365 Extension Rider Work?

The 365 Extension Rider “sits on top of” the No.12 or No.16 Policy.

These policies start with 180 discipline days in the first year and more days are added over the next five years until they reach 365 discipline days at maturity.

When you add the 365 Extension Rider, you have the discipline days of the No.12 or No.16 policy as a base, PLUS the additional days necessary to give you up to 365 days. Immediately. As in, right away without waiting for maturity.

Once the No.12 or No.16 does mature, the 365 Extension Rider is no longer necessary and it is canceled.

Some Questions You Might Have...

Q: Are there new eligibility criteria for the 365 Extension Rider?

A: No. As with all our policies, the member must be in good standing with their union and be free of incidents, warnings, or other causes that might lead to discipline.

Q: Are the Accidental Death* coverage or opportunity to earn a Loyalty Bonus included?

A: Yes. These features of the No.12 and No.16 policies are unchanged and continue to be included in the policies.

Q: Can the policyholder cancel the 365 Extension Rider?

A: Yes. Like all LECMPA policies, the member may cancel the 365 Extension Rider at any time. However, we will only issue one 365 Extension Rider to any policyholder. If the 365 Extension Rider is canceled or lapses, it cannot be reinstated. Cancellation of the 365 Extension Rider does not affect the underlying No.12 or No.16 policy.

Q: Does the Friends of LECMPA referral program still apply?

A: Yes. If a referral is made and a 365 Extension Rider is written for the policyholder, the individual that made the referral will receive \$50.

*Beneficiary accidental death coverage not available in California or Texas.



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