

LECMPA

On Your Side 24/7

BRCF	LECMPA
Only covers occurrences when at work and while performing the usual duties of employment and craft	Covered Incidents anywhere – on or off the clock
Accidental death coverage only at work	Accidental death coverage 24/7
Accidental death coverage for member only	Accidental death coverage for beneficiary *
Retirement Benefit required membership – 10 years	Loyalty Program required membership – 5 years
Retirement payment increases at rate of \$50 each year	Loyalty payment increases at rate of \$60 each year
Must pay to keep benefit and can be lost while member inactive	No cost to keep Loyalty Appreciation while policy inactive
Days and daily benefit can be lowered by agreement of Board of Directors	Binding Contract protects your covered discipline days
Claims payments made semi-monthly	Claim payments made weekly
No discounts available	Discounts for Annual and Semi-Annual payments SEMI-ANNUAL: 5% DISCOUNT; ANNUAL: 15% DISCOUNT
No more than 180 days covered if you waive Investigation	Covered claims paid up to policy limit whether you go to Investigation or sign a waiver

*Beneficiary Accidental Death coverage not available in California and Texas.



Transportation workers protecting each other since 1910.
(800) 514-0010 www.lecmpa.org

