

# Income Protection For Your Peace of Mind



## Group A Policy Information



**LECMPA**

Transportation workers protecting each other since 1910.

### MINIMUM MONTHLY INCOME\*

\$1,800	\$2,700	\$3,060	\$3,600	\$4,500	\$5,400	\$6,030	\$6,750	\$7,200	\$7,560
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### POLICY PLAN: POLICY No. 16 – NUMBER OF COVERED DISCIPLINE DAYS INCREASES WITH YEARS IN FORCE†

BENEFIT:	\$60/day	\$90/day	\$102/day	\$120/day	\$150/day	\$180/day	\$201/day	\$225/day	\$240/day	\$252/day\$
PREMIUM:	\$35.00/mo	\$52.50/mo	\$59.50/mo	\$70.00/mo	\$87.50/mo	\$105.00/mo	\$117.25/mo	\$131.25/mo	\$140.00/mo	\$147.00/mo
ACCIDENTAL DEATH:†† YR	\$10,800	\$16,200	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
BENEFICIARY:	\$10,800	\$16,200	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000

### POLICY PLAN: PREMIER 120 – COVERAGE LENGTH PER CLAIM OR PER YEAR: 120 DAYS

BENEFIT:	\$60/day	\$90/day	\$102/day	\$120/day	\$150/day	\$180/day	\$201/day	\$225/day	\$240/day	\$252/day\$
PREMIUM:	\$25.00/mo	\$37.50/mo	\$42.50/mo	\$50.00/mo	\$62.50/mo	\$75.00/mo	\$83.75/mo	\$93.75/mo	\$100.00/mo	\$105.00/mo
ACCIDENTAL DEATH:†† YR	\$7,200	\$10,800	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
BENEFICIARY:	\$7,200	\$10,800	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000

### POLICY PLAN: PREMIER 180 – COVERAGE LENGTH PER CLAIM OR PER YEAR: 180 DAYS

BENEFIT:	\$60/day	\$90/day	\$102/day	\$120/day	\$150/day	\$180/day	\$201/day	\$225/day	\$240/day	\$252/day\$
PREMIUM:	\$30.00/mo	\$45.00/mo	\$51.00/mo	\$60.00/mo	\$75.00/mo	\$90.00/mo	\$100.50/mo	\$112.50/mo	\$120.00/mo	\$126.00/mo
ACCIDENTAL DEATH:†† YR	\$10,800	\$16,200	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
BENEFICIARY:	\$10,800	\$16,200	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000

\*Daily rate based on 30-day month

†For \$252 daily benefit, applicant must have a discipline-free record for 3 years or longer ††1st year = 180 days; 1 year + 1 day = 210 days; 2 years + 1 day = 240 day; 3 years + 1 day = 270 days; 4 years + 1 day = 300 days; 5 years + 1 day = 365 days

Beneficiary accidental death coverage is not available in California or Texas



Each year thousands of union transportation workers are held out of service, without a paycheck, for violating operating rules, regulations and orders that govern their jobs.

### **How would you cover your household expenses if you were disciplined and without pay?**

Let LECMPA protect you with a simple, cost-effective policy to help you recover from wage loss due to disciplinary action.

## **WHO WE ARE**

Since 1910, LECMPA has protected unionized transportation workers by providing wage loss insurance for incidents that result in discipline or discharge. LECMPA is a non-profit insurer with over 30,000 union transportation members who have banded together to protect their incomes. LECMPA's value goes beyond the benefit of wage loss insurance. As a member of LECMPA, you can rely on the combined financial strength of the entire membership and their understanding of the hardships transportation workers often face.

## **BENEFITS OF LECMPA MEMBERSHIP**

In 2017, LECMPA paid over \$12.9 million to its members—union transportation workers just like you. These payments allowed members to protect their families and assets when faced with discipline, dismissal, or even accidental death. LECMPA offers policies that include matching Accidental Death coverage for both you and your beneficiary at no extra charge.\* Another benefit of membership is a generous bonus paid to eligible members at retirement under our Loyalty Appreciation Program.

Your wage loss claim is important to us and LECMPA evaluates each claim independently. We distinguish ourselves from other job insurers by taking into account extenuating and mitigating circumstances that other wage loss insurers may not consider.

Claims that we typically cover include:

- › Entering main track without authority
- › Run through switches
- › Operating outside track and time authority limits

- › Signal violations
- › Air brake and train handling violations
- › Sideswiping cars
- › Failure to properly secure consist
- › Improperly lined switches
- › Exceeding maximum authorized speed

## **YOUR COVERAGE OPTIONS**

LECMPA offers several cost-effective ways for transportation workers to protect their families and assets when they are held out of service for discipline without pay. Each policy allows you to insure up to your average daily wage, with benefits ranging from \$60 to \$252 in increments of \$3. The policies offer a variety of discipline days.

**POLICY No. 16:** COVERAGE INCREASES EACH YEAR THE POLICY IS IN FORCE. COVERAGE STARTS AT 180 DAYS THE FIRST YEAR AND REACHES A MAXIMUM OF 365 DAYS AFTER 5 YEARS AND ONE DAY. WHEN YOU RETURN TO WORK AFTER A CLAIM, YOUR POLICY "REBOOTS" BACK TO THE MAXIMUM COVERAGE FOR THAT POLICY YEAR. ALSO INCLUDES ACCIDENTAL DEATH FEATURE. OUR ACCIDENTAL DEATH FEATURE PROTECTS THE MEMBER ON AND OFF THE JOB. IT ALSO PROVIDES A MATCHING ACCIDENTAL DEATH BENEFIT ON YOUR BENEFICIARY AT NO EXTRA COST.\*

**PREMIER 120:** COVERAGE FOR 120 DAYS PER CLAIM OR PER CALENDAR YEAR; PLUS MATCHING ACCIDENTAL DEATH BENEFIT COVERING YOU AND YOUR BENEFICIARY.\*

**PREMIER 180:** COVERAGE FOR 180 DAYS PER CLAIM OR PER CALENDAR YEAR; PLUS MATCHING ACCIDENTAL DEATH BENEFIT COVERING YOU AND YOUR BENEFICIARY.\*

## **STRONGER TOGETHER**

Our members experience peace of mind knowing that LECMPA stands behind them. Ask yourself: How would you handle the sudden loss of a paycheck? LECMPA can help! Let us identify the policy that is right for you and your family.



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