

January 23, 2012

Re: **LECMPA Policies Pay for Discipline for Rule Violations**

Recently, some members have canceled their policies with LECMPA, or declined to become members, because they heard we “don’t pay for rules violations.” Every claim we pay is for a rule violation.

Here is the official word, from LECMPA’s President:

Certain types of discipline are **never** covered, and these are listed in the policy; for example: insubordination; missing calls and absenteeism; sleeping, Rule G and altercations. These causes of loss are never covered, whether done intentionally or not.

We pay for wage loss for discipline caused by anything that isn’t excluded and wasn’t intentional. Generally, LECMPA pays for discipline for inadvertent rule violations, when the member is doing his or her best to comply with the rules, but simply slips up. The whole purpose of job insurance is to pay for wages you lose when you make a mistake on the job.

Unlike other job insurers, LECMPA reviews every claim carefully, and doesn’t just take the word of the employer about what happened. Simply because the employer calls something “insubordination” doesn’t mean LECMPA won’t pay. We will look at all the circumstances in evaluating the claim.

Same thing for discipline when a member signs a waiver. We don’t consider that an “admission” that the member did something wrong. We will review the member’s explanation and consider all the circumstances of the incident. We don’t care if discipline was issued after a waiver or after an investigation. We understand that people need to get back to work as fast as possible.

Questions? Find out the truth. Call us. Everyone here in the Home Office, starting with me, will be happy to talk to union members or union officers who have additional questions about our coverage.

Sincerely,



Susan Tukel
President
ST:mfh