

LECMPA Loyalty Appreciation

"Thank you so much for the generous Loyalty check! It will sure come in handy as I start a new chapter in life. And thanks LECMPA for always being there for me and my family for over 40 years. I started and finished my railroad career with you."

Donald Moore
Temple TX



Dennis Season

"Thank you for the recognition [Loyalty Appreciation Bonus] check! It will be put to good use on the first retirement trip my wife and I are taking this December. ... I never thought I would actually need the insurance and thought several times that I would just cancel. But, the time did come for me that I needed the help and you guys came through for me with flying colors!"

Robin McLean
Bay Minette AL

"After 43 years on the railroad and 41 years with LECMPA I was fortunate not to have used it. ... And thanks to the LECMPA Loyalty Appreciation Program, I have a nice check for my retirement."

Dennis Sutton
McKenzie TN

"LECMPA helped me when I lost my job. This organization gave me the time to find a new union job and finish my railroad career with full pension. The icing on the cake was a [Loyalty Appreciation Program] check used on a cruise to Belize as a retirement present to me and my wife, Chris. Thanks LECMPA!"

Dennis Season
Oak Creek WI



Sidney Smith



Dennis Sutton



Beuford McCormick Family

"I took job protection with LE&CMPA in 1983 and kept it until my retirement on January 1, 2014. ... I received a Loyalty Appreciation check from LE&CMPA on March 16, 2014. My wife's birthday is March 26; guess who was really happy when I received my check. ... Even after my retirement I received a very nice letter from the President of LE&CMPA Susan Tukul congratulating me on my retirement. Thanks again to everyone at LE&CMPA."

Anthony Furgerson
Pell City AL

"My first discipline was five days off, and my second was 10 days. Upon filling out forms and submitting them, I was amazed at how quickly my claims were processed. LECMPA has been a great blessing to me and my family. A minor investment that paid off when needed most. To my surprise, LECMPA sent a nice check to me upon my retirement. ... Keep up the good work LECMPA, and may God bless your good work."

Thomas Stowers
Hamlin WV



Shirman L. Franks



Loyal LECMPA Members: We Appreciate You!



LECMPA

Transportation workers protecting
each other since 1910.



Clarence and Roberta Middleton

LECMPA is member-owned and works solely for the benefit of its members. Our Loyalty Appreciation Program is just one more way we give our members and their families the best value in job insurance. For over 100 years, LECMPA has provided job insurance for union transportation workers. We know what it means to be loyal through lean times and times of prosperity. We put the well-being of our membership first.

Since the start of the Loyalty Appreciation Program in 2010, hundreds of members have been awarded a generous loyalty bonus. Full benefits accrue when you maintain \$102/day or more, on the following schedule:

YEARS OF MEMBERSHIP	LOYALTY BONUS
5 YEARS	\$250.00
10 YEARS	\$550.00
15 YEARS	\$850.00
20 YEARS	\$1,150.00
25 YEARS	\$1,450.00
30 YEARS	\$1,750.00
35 YEARS	\$2,050.00
40 YEARS	\$2,500.00

Did you know that LECMPA rewards your membership when you retire?

Frequently Asked Questions

Q: Is the Loyalty Appreciation payable only when I retire?

A: Yes, the Loyalty Appreciation payment is payable one time: when you retire at age 55 or over, or when you retire with a full occupational disability. You must be an active member of LECMPA at the time you retire.

Q: What if I cancel my policy before I retire?

A: The Loyalty Appreciation Program is available only to those who remain members up to their retirement.

Q: Oops! I've just given notice to cancel my LECMPA coverage. Can I change my mind?

A: If your policy has not yet been terminated, you can contact the Home Office to bring your payment up to date so there is no lapse in coverage. You can keep your accrued days, if applicable. After that, you must either participate in the payroll deduction plan or keep your payments current to continue to be eligible.

Q: What if I've recently cancelled my LECMPA membership and want to return?

A: You may be able to reinstate your policy by paying for the months you missed. Call the Home Office to discuss your situation with the Billing Department (800-514-0010 ext. 103).

Q: What if I quit my job before I retire?

A: The Loyalty Appreciation Program is available only to those who remain members up to their retirement.

Q: What happens when my policy is inactive because of furlough or medical leave?

A: Inactivating your policy stops the count of eligible premium months, but does not terminate your policy. When you return to work, your paid months of membership of \$60/day or more are added to those already accrued.

Q: What if I have reduced my policy to below \$60/day because of cut-backs or for financial reasons?

A: Months of membership below \$60/day are treated the same way as months your policy was inactive.

Q: What if I've had claims with LECMPA?

A: Your Loyalty Appreciation is separate from claim payments. You can collect an Appreciation even if you've had claims.

Q: How does the Loyalty Appreciation Program work if I have had two different policies (two policy numbers) with LECMPA?

A: The Loyalty Appreciation is based only on your most recent policy.

Q: Will I have to provide documentation of my retirement?

A: Yes, you will be asked to send us official documentation that you retired.

Q: Is my resignation letter the same as my retirement papers?

A: No. When you apply for retirement, you receive official verification from the Railroad Retirement Board outlining your effective date and the amount of your retirement benefits or disability benefits. This is the document that is needed.

Q: When will I get the Loyalty Appreciation payment?

A: After we receive your retirement or disability papers, your payment will be in our next loyalty payment process. We process loyalty payments twice a month.

Q: How much will I receive?

A: We cannot calculate any payment until we receive your retirement or disability papers.

Q: Can I get the Loyalty Appreciation payment if I take a retirement buyout from the railroad?

A: Yes, if you meet all the other requirements.



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