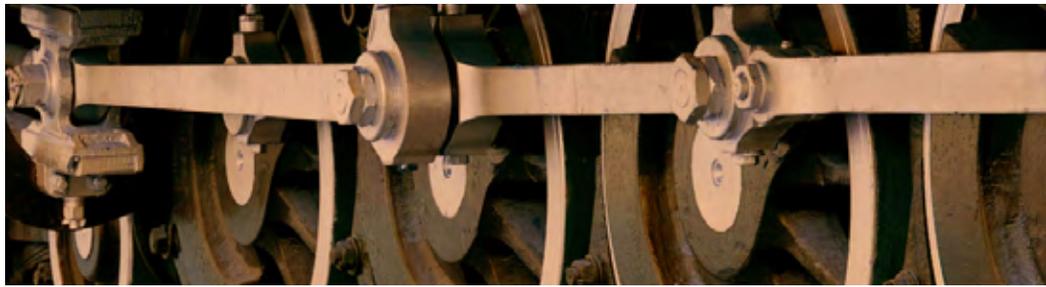


ANOTHER WAY TO REACH US

Like our facebook page to get company information, connect with other members, and get information on industry news.



LECMPA

FALL 2015

On Track

Your connection to the latest information about job insurance in the transportation industry.



PRESIDENT'S LETTER

I say this every year. I can hardly believe we are getting ready to wrap up another year. It seems like yesterday we were welcoming in 2015

and now we are ushering it out! The past year has really shined a light on something we are very proud of here at LECMPA. Our customer service.

We were fortunate to have our efforts noticed and acknowledged several times in 2015. The highlight was a Gold Award for Customer Service from the Customer Sales and Service World Awards program. We were certainly pleased to be recognized; but as always, our focus is on serving you, our members.

We are always working to provide our members with the most value for their hard-earned dollars. In 2014 we introduced the No. 12 Policy for our Group B members. That policy combined all of our best features into one policy at the lowest price in the industry.

Now we are giving back to our Group A members who represent our longest served job crafts. Beginning Jan. 1, 2016, we will be offering a No. 16 policy. Just like the No. 12 Policy, the No. 16 Policy will combine all of our best features: up to 365 discipline days, an Accidental Death Benefit for you and your beneficiary and our industry-leading Loyalty Bonus. For more information about the No. 16 Policy, please read the article featured in this edition of On Track or contact your local representative.

As always, feel free to contact us about having a representative attend one of your meetings. We hope you all have a happy and safe holiday season and new year!

Fraternally yours,
Susan Tukel, President



New No. 16 Policy Loaded with Value

The holiday "giving season" has arrived at the LECMPA Home Office a little early this year. In 2014 we introduced our new No. 12 policy for all of our Group B members. The No. 12 policy combined the best features offered by LECMPA and included them in one policy at no additional cost. This year it's our Group A members who we are giving back to.

Group A members make up our longest served job crafts and we're delighted to give something back to them. We wanted to show them how much we appreciate their loyalty. Effective January 1, 2016, LECMPA will offer a new No. 16 policy that includes all of our best policy features such as Accidental Death Coverage* for you and your beneficiary and our industry leading Loyalty Bonus which is awarded upon retirement. The No. 16 policy also includes more coverage days in every year until the policy reaches 365 days!

All of our current Group A members carrying a No. 7, No. 10, or a Schedule 2 policy will automatically be upgraded at their current seniority level come January 1. This means, depending upon your policy, you may either see an increase in coverage days maxing out at 365 days or an accidental death benefit for you and your beneficiary added to your coverage. Of course, any of our current Premier policyholders with no recent discipline can take out a new No. 16 policy as well.

We are currently in the process of clearing our last hurdles with state regulators regarding the No. 16 policy. An informational letter will be mailed to all Group A members who will be automatically changed over. However, anyone seeking additional information can contact their State Manager or the Home Office to find out more!

*LECMPA is unable to issue beneficiary Accident Death Coverage in California and Texas.

LECMPA Member Leads Life Changing Project



Josh Cyganik with Leonard Bullock

For a young man, Josh Cyganik certainly has a good deal of compassion and wisdom. He created quite the stir recently simply by following a lesson he learned at a young age: be respectful to your elders.

That simple lesson led Josh to change the life of one elderly man, Leonard Bullock, who lives across from a stretch of track that Josh and his co-workers maintain for Union Pacific.

Josh, 36, works as a welder for Union Pacific Railroad. One day this past summer he overheard a couple of teenagers using foul language and speaking poorly about the condition of Leonard's home.

"These kids walked by and were just very disrespectful. I heard them from the other side of the street so I know he [Leonard] heard them. His head just went down and I felt bad for him," Josh said.

Josh sees Leonard sitting on his front porch every day and knew that the comments about his home must have hurt his feelings.

"I went to a buddy who owns a paint and lumber shop here in Pendleton (Oregon) and told him what I wanted to do and he said, 'I'm in'," Josh said.

Josh's plan was to round up a few co-workers and friends and rehab the exterior of Leonard's home. He figured a fresh coat of paint and some structural improvements to the porch would do wonders for a guy who sat on that porch every day.

Josh approached Leonard with his plan and Leonard was very receptive and appreciative of the idea. However, with free time hard to come by for railroaders, Josh was concerned it would be a problem to round up a big enough group to help out. Or so Josh thought.

With just a few phone calls, some texts and a post on Facebook, Josh's plan attracted the help of approximately 100 people!

The work day went off without a hitch and the project turned out perfectly. There were even people who donated brand new furniture for the porch. It was just one day of work for most of the volunteers involved, but a life changing moment for Leonard.

"I talked to him afterwards and he was very happy and thankful," Josh said.

This was Josh's first rehab project but he does have a history of volunteering his time. Every month he helps out the local Salvation Army because it sets a good example to his two sons.

LECMPA is proud to have Josh as a member and congratulates him on a job well done!

Quotes

FRIENDLY, CARING AND PROFESSIONAL

I have been employed with the railroad for 27 years, so of course I have had some incidents over the years and LECMPA has always handled my claims in a very timely manner. They are friendly, caring and professional. I have recommended LECMPA to many co-workers over the years and will continue to do so in the future.

Policy No. 0210840, Billings MT

THANKS TO THE DEDICATED STAFF

LECMPA was prompt, courteous and very understanding of the situation. After the proper forms were submitted the resolution was immediate. Thanks to LECMPA I will not miss making any payments on obligations or be late paying. Thanks to the dedicated staff @ LECMPA!

Policy No. 0827208, Florence SC



Tax time reminder

Reminder: LECMPA will mail out 1099-MISC forms to members who received more than \$600 for a claim in 2015.

These forms are sent out by the end of January. Be sure to update us with any change of address. If you have had a claim over \$600, consult with your tax preparer about filing your income taxes. A history of premium payments is also available upon request.

Please keep in mind that LECMPA cannot provide tax advice.

FREQUENTLY ASKED QUESTIONS

Q Can I write off my job insurance for tax purposes?

A Wage loss claim benefits are taxable because they replace your wages. LECMPA sends 1099-MISC forms to every member who collects \$600 or more on a claim during a calendar year. We can also provide a history of premiums paid for a calendar year. You may be able to offset claim amounts received against premiums you have paid. We are not qualified to and cannot give any tax advice. Consult your tax preparer with any specific tax questions.

Q Who is eligible for the new No. 16 policy?

A All of our Group A members are eligible for the No. 16 policy. This includes members of BLE-T, UTU and ATDA, and employees of AK Steel.

Business Hours and Holiday Closings

Farewell summer. It was nice knowing you! The Home Office will resume regular business hours of 8:30am-4:15pm EST Monday-Friday beginning November 16, 2015.

In observance of the holidays, the Home Office will be closed: November 26 and 27, 2015
December 24 and 25, 2015
January 1, 2016.



Richard Lucero with his family during his retirement party.



Greg Boam and his partner Maureen at Sweet Life Patisserie, where they made Greg's favorite dessert for his retirement.

Retiree Spotlight



Rob Pitcher and his wife Deborah with their limit of Lake Trout, taken on Rob's third day of retirement.

PREMIER PROTECTOR



Gilbert Clark with his wife, Barbara

Gilbert Clark is a protector in all aspects of his life. At home he is a husband and a father. At work, Gilbert served for many years as a shop steward and LECMPA representative for United Parcel Service.

Gilbert got his start with "Brown" in 1977 when he was hired as a pre-loader. After a couple years he moved up to package delivery driver. From 1984 until 1993 he worked as a feeder truck driver. In 1993 Gilbert went back to driving package delivery trucks until he retired a few months ago.

Gilbert Clark

In 2004, Gilbert helped to arrange a meeting with a fellow UPS worker from Little Rock who represented LECMPA. Gilbert hosted the meeting in the basement of his home for 10 of his coworkers. At the time, none of them had ever heard about the concept of job insurance, let alone heard of LECMPA.

"We didn't believe it. We all thought it was a joke," Gilbert said.

After a little persuading, all 10 of them signed up for a policy. That proved to be a wise investment for each of them.

"We found out it was legit when one of those original 10 got fired," Gilbert said, adding that he was the only one of the 10 employees that never needed to use the coverage.

The high odds of being disciplined are all too common for UPS employees across the country. UPS employees making it through their career without being disciplined are rare.

That's why Gilbert feels so strongly about spreading the word about job insurance. While representing LECMPA and serving as a shop steward, Gilbert found himself with a bullseye on his back many times. It has not been an easy road.

"Having the insurance always gave me peace of mind when I went to work though," he said.

Earlier this year Gilbert officially retired from his package delivery driver job with UPS. He and his wife of 37 years, Barbara, are using that newly found free time to continue spreading the word about LECMPA. They want to make sure as many UPS employees as possible are protected from wage loss due to discipline.

"My main plan is to get the word out to all UPS employees across the country. That's my new chapter now," Gilbert said. "Right now there are a lot of Teamsters that don't know about job insurance and that's my priority."

Your connection to the latest information about
job insurance in the transportation industry.

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4000 Town Center, Suite 1250
Southfield, MI 48075-1407

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FALL 2015

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Premier Protector



Scan this code to
go to our website

**\$58+ MILLION
IN CLAIMS PAID
since 2009**

2014	\$11,711,372
2013	\$9,232,312
2012	\$9,337,208
2011	\$9,362,152
2010	\$9,207,500
2009	\$9,240,892

CONTACT YOUR STATE MANAGER

UPS AND DRIVERS

Gilbert Clark 877.417.1910
Marketing Director gclark24@hotmail.com

WEST REGION

Donna Brown 877.929.1910
Marketing Director brownphish2@aol.com

STATE MANAGERS

Mark Bleckert 877.591.1910
Idaho and Utah mrbleckert@comcast.net

Robin Cook 877.919.1910
Colorado, Kansas and Oklahoma lecempa0507@aol.com

Rodney D. Guthrie 877.325.1910
Montana, Nebraska, North Dakota,
South Dakota and Wyoming paintedrose2@aol.com

Carla Howard 877.701.1910
Arkansas, Iowa, Missouri,
Louisiana and Texas jdandcarla@aol.com

Lisa Reeves 877.544.1910
Arizona, California, Nevada
and New Mexico dreeves550@aol.com

Cary B. Sherrow 877.595.1910
Oregon and Washington csherrow@msn.com

Jim Surma 877.713.1910
Minnesota jimurma@gmail.com

EAST REGION

Ron Enos 877.443.1910
Marketing Director enos.ronald@yahoo.com

STATE MANAGERS

Scott Copeland 877.920.1910
West Virginia, Virginia ble448st@gmail.com

B. B. Harry 877.594.1910
Alabama, North Carolina,
South Carolina and Mississippi bbjr60@yahoo.com

John L. Holecz 877.613.1910
Illinois johnholecz@att.net

Joe Hunt 877.622.1910
Tennessee blehunt@aol.com

David Lockhart 877.246.1910
Kentucky apcv_dave@yahoo.com

Edward Risher Jr. 877.977.1910
Connecticut, New York, New Jersey,
Massachusetts, Maine, New Hampshire,
Rhode Island and Vermont fast715@aol.com

Adam Moiles 877.308.1910
Maryland, Delaware
Pennsylvania and Washington DC amoiles23@hotmail.com

Diana Brady 877.917.1910
Ohio dianabrad78@gmail.com

Alan Tripp 877.922.1910
Michigan alan.tripp.23@gmail.com

Shari Tomac 877.809.1910
Indiana and Wisconsin shari.tomac@gmail.com

William Yates 877.737.1910
Florida and Georgia bill_yates@att.net

