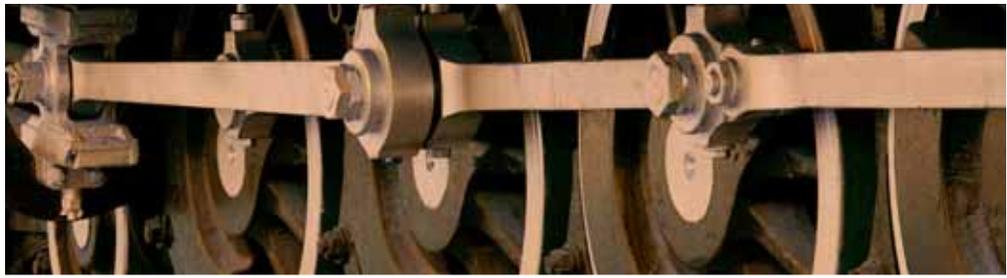


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SUMMER 2014

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



PRESIDENT'S LETTER

The change from spring to summer has brought lots of exciting news to LECMPA. I've had the chance to attend many meetings and conventions and always enjoy the time spent

with our members.

LECMPA is also very pleased to finally announce the roll-out of our new No. 12 Policy. The No. 12 Policy will be available to all of our Group B members on September 1, 2014. The No. 12 Policy combines the best features of our job insurance policies. See the article introducing the No. 12 Policy for full details.

Our current LECMPA Group B members will be automatically upgraded to the No. 12 Policy on September 1. If you currently have a No. 10 Policy, you will receive 365 discipline days after your sixth year of membership. If you currently have a No. 7 Policy, you will receive an Accidental Death benefit for you and your beneficiary.

We are working with our actuaries to see what other benefit upgrades we can offer to our members. Claims are up since this same time last year. We are continuing to see claims for improper use and storage of cell phones. Employers are using devices to detect cell phone use, and are handing out more severe discipline. Don't get caught — turn your phone off and store it properly while at work.

And look for us at all the upcoming BLE-T meetings. Our favorite part of attending is meeting our members in person and hearing about their experiences and concerns. To all, a happy Labor Day holiday. Let's particularly remember what we owe our union comrades.

Fraternally yours,

Susan Tukel, President



Introducing the New No. 12 Policy

The biggest benefit of belonging to a mutual company is that when the company does well, the members can benefit directly. The fact is that our members have been excellent customers. Thankfully, LECMPA now has the opportunity to recognize that with a new policy for our Group B members.

Our No. 12 policy is specifically for union bus and truck drivers, UPS workers and all union railroad workers other than conductors, engineers, clerks and dispatchers. Our Group B membership has experienced lower discipline for a number of years, allowing LECMPA to begin issuing this new policy. It's our way of saying thank you.

Conductors, engineers, clerks and dispatchers will keep their current Group A policy which provides superior coverage and service.

Effective September 1, 2014, the No. 12 policy will be the only policy issued to members of Group B. All current Group B members with a No. 7 or No. 10 policy will have their policies converted to the No. 12 policy.

One thing we're sure of is that this new policy will be warmly welcomed because of the added benefits and lower premiums.

The No. 12 Policy provides:

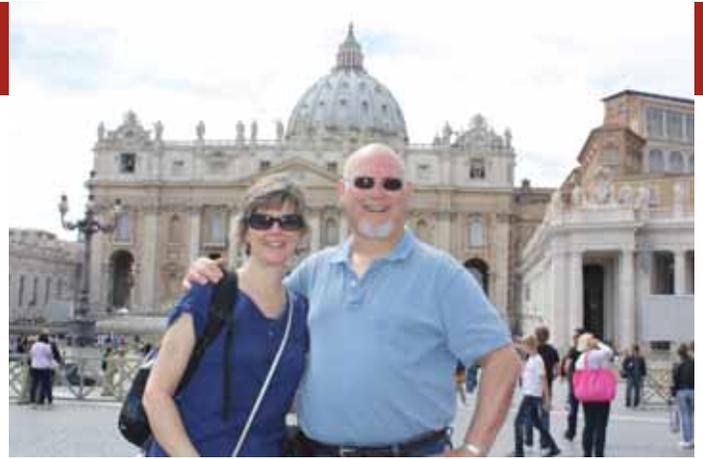
- Up to 365 discipline days
- Accidental Death coverage on member and beneficiary*
- Lowest pricing in the industry
- Loyalty Appreciation Program

As an added bonus, our Group B rail craft members will enjoy a 12% reduction on current pricing, which allows us to offer this coverage policy at the lowest premiums in the industry.

We hope you are as excited about the new policy as we are. All Group B members are encouraged to speak to an LECMPA representative to learn more about their expanded coverage.

*Accidental Death coverage is currently not available in California. Beneficiary Accidental Death coverage is not available in Texas.

Retiree Enjoys Loyalty Appreciation Bonus



David James' railroading days could be summed up as a career made out of necessity. David, a second generation railroader, found himself looking for work while in between semesters of college.

David's father worked as a clerk and a traffic agent for the Union Pacific railroad and helped him get hired on for some seasonal work as a switchman in 1974. After a few more college semesters, David found himself looking for a job to support his new family. He returned to the railroad and began a career that spanned nearly 40 years. He retired this past April.

David enjoyed the work. Although the changes in rules and regulations throughout the years often meant the job got harder, David said he was always grateful for the steady paycheck and the comfortable retirement he is now experiencing.

Throughout his time on the railroad, David said his rule book went from three books that were each ten pages long to a rule book about two inches thick when he retired. That's why his LECMPA job insurance was so important to him.

"It always made me realize that, [...] whenever you got in trouble you would still be able to put food on the table," David said.

Now that he is retired, there are few decisions made out of necessity. David fills his days doing exactly what he wants. The days of being on call 24/7 are long gone. His wife Tina has a few years left before she retires, but the couple has already gone on a Mediterranean cruise. With David's Loyalty Appreciation Bonus check in hand they plan to do even more traveling when Tina retires. David also said he plans to do some volunteer work with organizations like Habitat for Humanity.

LECMPA wishes David a happy retirement and safe travels.

Quotes

As the government and railroads changed the way of getting trains over the road, I felt safe knowing that LECMPA was protecting my income. LECMPA stood solid during all of the rule changes. Thank you, LECMPA, for having my back with job insurance and accidental death insurance products.

Policy No. 0173105
American Fork, UT

LECMPA saved me! It allowed me to pay my bills and it saved my Christmas. I was also able to buy gifts for my family. I recommend LECMPA for everyone working in the rail industry.

Policy No. 0838565
Chicago, IL

Thank you for the years of job insurance protection LECMPA provided. Having the peace of mind my income was protected helps relieve the stress a locomotive engineer faces on the job. I hired on with the Southern Pacific in 1971 as a fireman in El Paso, Texas. My father and both of my grandfathers had life-long careers with Southern Pacific, all in El Paso. Being from a long line of railroaders, my family understands the importance of job insurance protection. Many thanks for the [Loyalty Appreciation Bonus] check. The money will be put to good use traveling and for photography, my hobby.

Policy No. 0162209
El Paso, TX

My experience with LECMPA was an excellent one. They didn't have to pay me due to the policy guidelines, but read my investigation report and realized I wasn't at fault and they paid me! Thank you ever so much!

Policy No. 0206581
Jacksonville, FL

Annual Meeting of the Members



Transportation Joe reminds you that the annual meeting of LECMPA members will take place at 3:00 p.m. on Tuesday, October 14, 2014 at the LECMPA Home Office in Southfield, Michigan. Please advise our Corporate Secretary, Mishia Hunwick, if you plan to attend.

FREQUENTLY ASKED QUESTIONS

Q Someone told me I have to wait until my investigation is over to file a claim. Is that true?

A No, you do not need to wait until the investigation is completed. You can file your claim paperwork as soon as you have received your charge letter. This way your file is already started and ready for processing as soon as you send us your discipline notice.

Q Who qualifies for the new No. 12 policy?

A Effective Sept. 1, 2014, all current Group B members will automatically have their coverage switched over to the new No. 12 policy. Any new Group B member also receives the No. 12 policy. Group B members include bus and truck drivers, UPS workers and all railroad workers other than conductors, engineers, clerks and dispatchers. Regular eligibility requirements apply. Please visit the Membership page on our website at www.lecmpa.org.

Job Insurance Checks Help Families

Alvin Campbell is probably like most railroad workers when it comes to job insurance. He's spoken to some people who have good things to say about it, and some who say bad things. Often it is a trusted co-worker giving their opinion about it. Fortunately for Alvin, he ignored the bad things his co-workers said.

"[A co-worker] kept telling me it was a waste of money," Alvin said. "I actually heard that from a few guys."

Alvin works as a conductor and took out a policy with LECMPA in May of 2012. Not long after obtaining his policy, Alvin was involved in a situation at work. A rule violation was committed by the engineer. The engineer, Alvin, and an engineer trainee were all dismissed.

Alvin was out of work for more than five months. He filed an appeal and was eventually returned to his job. While he was dismissed he had no other form of income besides his job insurance policy with LECMPA.

"I definitely could've lost my home," Alvin said.

Now that all is well and Alvin is back on the job, he reflected back on the negative opinion he received from a co-worker.

"I guess my case proved him wrong," Alvin said.

LECMPA continues to help union transportation workers who have been held out of service and received discipline, regardless of whether a waiver was signed. We are glad we could help Alvin and his family.

PREMIER PROTECTOR:



Nichele Fulmore applied for a job as a package car driver with UPS in 1995 and never thought she was making a huge career decision. She simply wanted a good paying, steady job.

Fast forward almost 20 years, Nichele has experienced a rewarding career working for the package delivery giant and has also found a niche delivering the word about job insurance to her union brothers and sisters.

Nichele was introduced to LECMPA and the concept of job insurance at a convention back in 2011. A short time later she came on board as an LECMPA representative. Her work as a Shop Steward also made Nichele particularly sensitive to the risk of work related discipline.

"Delivering packages for UPS definitely comes with its own set of challenges," Nichele said.

The technology designed to make package delivery safer and more efficient often comes at the expense of the driver, who must pay attention to an ever growing list of rules. Those inherent challenges of the job actually help Nichele sell people on the idea of job insurance. The old adage: **It's not IF an accident will happen but WHEN**, definitely holds true in this workplace.

Nichele Fulmore

"With the challenges of the job, we are all prone to accidents. You may find yourself in a situation where you are put out of work for a while," Nichele said.

With that being common knowledge among her UPS co-workers, she has found that the most positive reaction to job insurance often comes from the spouses of her co-workers.

"The greatest experience I've had selling job insurance is from the spouses. The spouses are just overjoyed knowing there will still be income coming in," she said.

Nichele has been married to her husband Steve Howell for 13 years. They also have a son, Justin.

It's clear that Nichele deeply cares about her fellow union brothers and sisters. She genuinely wants to make sure they are protected from losing their income due to harsh discipline and LECMPA is glad to have her on its team!

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\$57+ MILLION IN CLAIMS PAID since 2008

2013 **\$9,232,312**

2012 **\$9,337,208**

2011 **\$9,362,152**

2010 **\$9,207,500**

2009 **\$9,240,892**

2008 **\$11,117,477**

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