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LECMPA

OnTrack

SUMMER 2016

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



PRESIDENT'S LETTER

In our 106 years in the job insurance business, we at LECMPA have seen dozens of management and discipline programs come and go. Management promotes each new program as being more respectful of workers, emphasizing training over punishment. When a

new program is unveiled, our Home Office always gets calls from members questioning whether they still need their job insurance policy. After all, their supervisors have told them that nobody will be getting time off under the new program.

Experience has shown us that there is no such thing as a discipline program that eliminates discipline and time off. Just by way of example, any FRA-mandated discipline or discipline by other government agencies must remain in place. So if your conductor or engineer license is revoked for excessive speeding or property damage, you'll be out of work. If your CDL is suspended because of speeding, you may be disqualified from performing your job. LECMPA will still pay for many of those revocations.

There's also bound to be some provision that allows the transportation company to dismiss you for the first infraction. Remember: no matter what your employer calls it, LECMPA will still look at all the circumstances. Take the long view and maintain a policy.

Summertime is also when we see members who have been furloughed start heading back to work. If you were furloughed and placed your policy on inactive status, please be sure to contact the Home Office once you return to work. We do not receive any notice from your employer when you go back to work. Be sure to let us know so there are no gaps in your coverage.

And lastly, keep this in mind as people take time off during these summer months to enjoy time with their family and friends. LECMPA is the only job insurance provider who covers you on or off the job for any incidents which may lead to discipline. This also applies to our Accidental Death coverage which covers both you and your beneficiary.

We hope everyone enjoys a happy and healthy Summer!

Fraternally yours,

Susan Tukel, President

CLAIMS STORY



Paid Claim Calms a Teamster's Worries

When Lola Wilkerson, a 24-year employee of UPS, took out her first job insurance policy back in 2013, the concept of job insurance was still unfamiliar to many UPS employees. Luckily for Lola, she attended a meeting where LECMPA job insurance was presented. She decided then and there that it was definitely something she needed to have.

"It just made me feel less worried," she said.

As a union shop steward in her UPS hub, Lola often felt the proverbial "eye" of management was watching her and waiting for her to slip up. She was even threatened in the past by someone in management because of her involvement in defending one of her co-workers.

As fate would have it, last year Lola was terminated for an

offense that was later overturned. The thoughts she had about being a target for management were finally validated. Although she was eventually given her job back, she was out of service for two weeks. Thankfully LECMPA was there to help and during those two weeks she did not go unpaid.

"It made me feel comfortable. When you are going through that [being out of service], it's stressful," Lola said.

Knowing she had a job insurance policy to protect her and her family was a big relief. Now armed with firsthand knowledge of how beneficial an LECMPA policy can be, Lola is singing our praises to all of her co-workers.

"I would tell them that you do have some support and I would strongly suggest you get a policy," Lola said.

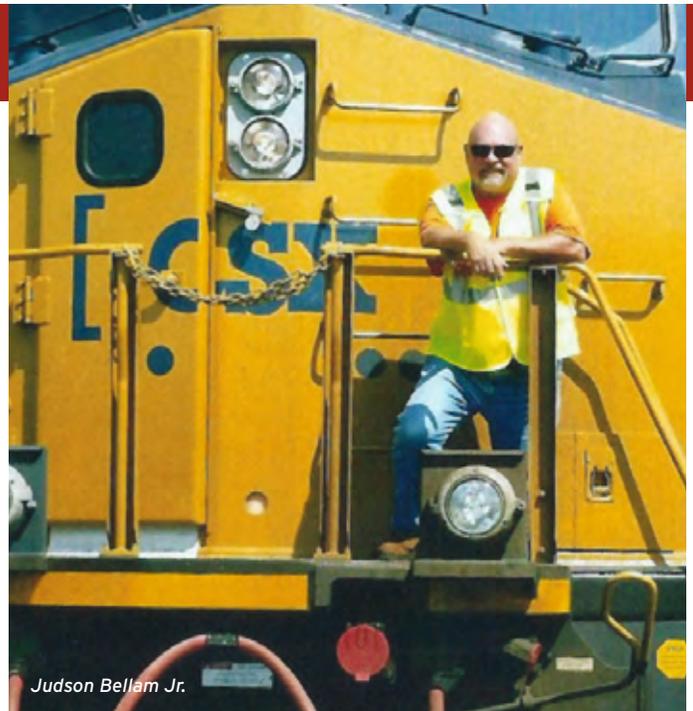
Retirement Now Provides Peace of Mind for this Former Conductor

Judson Bellam Jr. couldn't wait to start a career on the railroad. Unlike many railroaders who count down the days until their retirement, Judson counted down to his railroad start. As a fifth generation railroader, carrying on that tradition was important to him.

"I wanted to follow in the footsteps of my family [...]," Judson said. Follow in their footsteps he did. Judson recently concluded a 34-year career on the rails. Most of his career was spent working as a conductor. Fortunately, he was smart enough to take out a job insurance policy from day one. Even back then Judson knew that abiding by the rules was not always enough to keep you out of trouble. Often, it is more about how the rules are applied by some supervisors and company officials.

"One day you are right and the next day you are wrong. There is so much room for interpretation that in order to protect your job it was a necessity to have secure measures available," Judson said.

His secure measures just happened to be a job insurance policy from LECMPA. With a family at home and all the obligations that



come with it, there was just no way to do the job without the security that job insurance provides in the event of a suspension or termination.

"This gave me the peace and security to do my job without the worry of being laid off or suspended for an infraction which was interpreted differently by an official," Judson said.

As a retiree, Judson has the same peace of mind. Now that peace of mind comes from knowing that his phone won't be ringing in the middle of the night. He won't have to work in the pouring rain. And he doesn't have to sleep away from home for several days a week.

LECMPA would like to wish Judson and his wife of 43 years, Chris, a happy retirement.

Quotes

VERY PROFESSIONAL STAFF

I was extremely satisfied with the claim handling I had through LECMPA. They made everything easy to understand and were always able to answer any questions I had with claim paperwork. When held out of your career, it is nice that you don't have the added stress of worrying about income or your job insurance because the staff at LECMPA is very professional.

Policy No. 0824282, Galesburg IL

A CUSHION FOR A DIFFICULT JOB ENVIRONMENT

I believe you are the most under-appreciated aspect of my employment. You were there when I needed you and always efficient and easy to deal with. Everyone there treated me like they knew me personally. I cannot thank you enough for your help, when needed. You are the cushion of a difficult job environment. Whenever we fell, you were there to catch us and help us survive. What more could one ask for. Thank you for the years of help, information and backup. Keep up the great work you do.

Policy No. 0211920, Cheektowaga, NY

LECMPA LEGITIMATELY CARED FOR OUR WELL-BEING

I just want to say that with both of my claims they were handled professionally and quickly [...]. Ryan took the time to call me three times before the cut off time to try to help me due to an old bank account number and stopped a misroute of funds. The other time Theresa ok'd a few things and had me fax it to her before the cut off. So I'm saying that these two folks legitimately cared for my family's well-being.

Policy No. 0808897, Carrier Mills IL

WELL-MANAGED COMPANY

When I hired out for the AT&SF RR in 1978, LECMPA was recommended to me to provide income in the event of suspension from work. After almost 38 years of service in the industry, from switchman to engineer, I am glad I listened to that advice. LECMPA came through for me with regular income enabling me to pay bills, maintain my household and keep my family together when I was removed from service. LECMPA is a well-managed company which has endured the test of time.

Policy No. 0174847, Phoenix AZ

Retiree Spotlight



B.E. Hernandez is enjoying plenty of family time since retiring as a welder earlier this year



R.O. Bradford and his wife doing what they do best—enjoying retirement!

Reminder

As a reminder to members who have inactivated their policy due to being off of work, LECMPA does not have any contact with your employer. You must personally contact the Home Office to activate your policy once you return back to work to ensure you are protected from discipline.

Also, please contact the Home Office if you have recently moved. It is important to maintain a current address so we can keep you up to date on any important news regarding your policy.

Annual Meeting of the Members

LECMPA would like to remind you that the annual meeting of LECMPA members will take place at 3:00 p.m. on Tuesday, October 11, 2016 at the LECMPA Home Office in Southfield, Michigan. Please advise our Corporate Secretary, Mishia Hunwick, if you plan to attend.



PREMIER PROTECTOR

Michael Tanner



Michael Tanner

Michael Tanner is one of LECMPA's newest State Managers. You might think the learning curve would be steep for his new role, but that was not the case for the new Florida State Manager. That's because Michael has been a representative for LECMPA in one capacity or another since 1996!

One career is usually enough for most people. Especially a career on the railroad, which can be physically demanding, if financially rewarding. Michael definitely put in his time on the railroad, wrapping up his 42-year career in 2015. Now he pounds the pavement spreading the good word about LECMPA.

Michael stays active with LECMPA so that he can protect as many of his fellow railroaders as possible. One memory sticks with him to this day. Michael worked as a local chairman with the BLE-T for about 13 years prior to his retirement. The first investigation hearing he served on as a union representative was for a railroader who unfortunately did not have job insurance.

"I saw the devastation that it can cause so I try to make sure that everyone in my area has the insurance," Michael said.

Despite being retired from the railroad, he believes his years of railroading experience are still valuable. While discipline policies and management styles have changed over the years, there has always been a need for job insurance protection.

"It's no way to live without having the protection," Michael said.

Even though he retired from working the rails and serving as a local chairman, the memory of that first investigation still drives him out the door each day. He may not have been able to help that fellow all those years ago, but each person he reaches today is another person he won't worry about if they ever find themselves facing discipline.

LECMPA wishes Michael the best of luck in his new position and know our members in Florida will be well served.

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Return Service Requested

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SUMMER 2016

Premier Protector
Retirement Story



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\$59+ MILLION IN CLAIMS PAID since 2010

2015	\$10,325,345
2014	\$11,711,372
2013	\$9,232,312
2012	\$9,337,208
2011	\$9,362,152
2010	\$9,207,500

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