

# LECMPA

SUMMER 2019

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

# On Track



## PRESIDENT'S LETTER

Top of mind for me is how we can broaden our membership in union transportation crafts that have not traditionally purchased job insurance. Surprisingly, many railroad workers still don't know that job insurance is for everyone, not just those in engine service. And for union transportation workers outside the rail industry, the concept of job insurance often seems "too good to be true."

LECMPA wants to raise awareness that all union transportation workers are eligible for job insurance. And that in the current discipline climate, everybody needs coverage.

You can be rewarded for referring new members under our Friends of LECMPA program. If you have a prospect, contact your state manager with the contact information. If your prospect takes out a policy, LECMPA will send you a check for \$50.00. It's that simple.

And there's more. If you spread the word and put me in touch with potential members, I will personally talk to them about protecting their income. That is part of my job and I love helping these workers—I've worked with or for LECMPA for over 37 years and it has become my mission.

Remember: a large and diverse group of members spreads the risk and protects everyone!

In this issue, we report on the winners of the LECMPA-BLET Auxiliary scholarships. It is with great pride that we congratulate our 2019 recipients.

Look for our sales reps out on the road. We'll be visiting work crews on the job sites and at local meetings. We are interested in your stories about how LECMPA helped you when discipline came your way.

As always, I look forward to meeting with you at local picnics and union meetings.

Fraternally yours,  
Susan Tukel

## 8 Facts You May Not Know About LECMPA

Whether you have been a member for years or have just joined LECMPA, here is some great information that you may not know. Let's get you caught up on the facts.

1. The average time on the job for our employees is 17 years.
2. LECMPA is audited every 3 years by the Michigan Department of Insurance and Financial Services to ensure we adhere to the highest standards of financial responsibility.
3. We have 2 full-time claims handlers that review all our cases using a consistent and fair protocol for claim determination.
4. Even though several appeals occur each year, LECMPA has never had a claim judgement found to be in error by any state insurance department. We are supervised by the Michigan Department of Insurance.
5. LECMPA's President, Susan Tukel, was the organization's attorney for over 20 years before becoming the President in 2005.
6. One of our early policies is on display in the Home Office. It was issued in January 1911, when we'd been in business about 6 months. It's Policy No. 631. At the time, we were the Locomotive Engineers Mutual Protective Association. This reminds us of our long history of service to union transportation workers and how our membership has grown and diversified.
7. LECMPA has members that are railroad engineers, conductors, signalmen, communications, car and shop, maintenance of way, dispatchers, in addition to drivers, package loaders, machinists and much more.
8. LECMPA earned an A+ rating with the Better Business Bureau. That means we meet their standards for trustworthy and ethical business practices.

# Loyalty Appreciation

Did you know that LECMPA gives back to loyal members when they retire? Depending on your length of membership and career, you receive a loyalty check as our way of saying thank you. Here's what some retired members have to say:

*"Thank you for the loyalty appreciation check! We were floored by the generosity and frankly, because businesses don't show appreciation much any more. [...] You can't work on the railroad very long before you see someone get fired. When you do, you begin to understand that it can absolutely happen to anyone.*

*Thank you again for years of protection.*

*Wm. F. Lewis*



*"I retired after 41 years as a conductor on the Union Pacific Railroad in January 2019. I began my relationship with LECMPA in 1978 shortly after hiring out. It was always very comforting to know that LECMPA had my back should the need arise. The people there are great and I highly recommend any other railroader to seriously consider LECMPA for your job insurance provider."*

*Rick Trawick*



*"Throughout my years on the RR I had the assurance that my family would be taken care of if anything happened to me or if I was pulled out of service for a reason that was not my fault. [...] This is a win-win opportunity for everyone. I hope everyone takes advantage of your service."*

*Kristy Delgado*

## Discounts for Premium Payments

Did you know that we offer premium discounts when you pay either annually or twice a year? When you pay the entire year's premium in advance you receive a 15% discount. Pay twice a year and receive 5% off your premium. These options provide a significant savings to you and make it convenient to stay current.

While we are on the subject of making it easy, here are other ways that your LECMPA premiums can be managed. Choose the method that works for you. Call the Home Office with any questions.

### Automatic check or EFTs

Premium payments with automatic check or electronic funds transfer from the policyholder's checking account are available. A voided check must be submitted with the application.

Premiums are due in advance, and are deducted on the second to last business day of each month. This means the first payment will be taken at the end of month two.

### Credit card payments

If a policyholder chooses to pay by credit card, must provide a credit card number at the time of application. Credit card payments are deducted on the 20th of each month. This means the first premium payment will be deducted on the 20th of month two.

### Payroll deduction may be an option for paying premiums

Some companies offer payroll deduction. If this option is selected, the deduction for the third month will occur sometime during the second month, depending upon the carrier. This is because it usually takes payroll payments two months to reach us.

## Claims Questions

**Q.** How do I get claim forms?

**A.** You can call us toll-free during business hours at 1-800-514-0010 or request forms on our website. Click here to request claim forms.

**Q.** How soon will I be paid?

**A.** In order to be fair, we review claims in the order in which they are received. Most claims are reviewed within a week of when all documents are received. We make claims payments weekly.

**Q.** How will I be paid?

**A.** We pay claims on Wednesdays, by electronic transfer to the bank account of your choice. You will be paid until your policy limit is reached or you are offered return to service, whichever comes first.

**Q.** What information do you need to review my claim?

**A.** When you request claim forms, we will send you a packet with an explanation of what we need. You will need to complete a Notice of Claim, which includes an explanation of the incident resulting in discipline. You must also file a witness statement, a copy of your charge letter and discipline notice. In some cases, you may be asked for additional information, such as a transcript of investigation or work history.

**Q.** How long will I be paid?

**A.** Until your suspension is completed, you are offered reinstatement, or your policy limit is reached, whichever happens first.

**Q.** Do I have the right to appeal if my claim is denied?

**A.** Yes; you actually had two opportunities to appeal. You may ask that the Appeal Board review your claim. The Board is composed of trustees and former employees of LECMPA who are experienced with our company and with claims. Our internal review usually takes about 60 days. You also have the right to request a review by the Michigan Office of Finance and Insurance Regulation.

**Q.** Will LECMPA pay for claims involving engineer and conductor decertification?

**A.** If an engineer or conductor is decertified, LECMPA will pay their full daily rate for any approved claim or the difference up to their insured daily rate, whichever is less, if a different position with lower pay is accepted.

**Q.** Do I need to repay LECMPA the money I received for an approved claim if I am awarded back-pay after appealing to the mediation board?

**A.** When the member is awarded back-pay from the public law board after an appeal, LECMPA does not require repayment of dispersed claim money. (Excludes leniency reinstatement agreements.)

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## Scholarship Winners

Since 2016, LECMPA has partnered with the BLET Auxiliary to fund several scholarships each year. This enables the BLET Auxiliary to extend their support to students taking the next step in their education.

Recipients of the LECMPA-sponsored scholarships are chosen by the BLET Auxiliary on the basis of academic record, leadership, character, and personal achievement.

We are proud to introduce this year's winners:

### 2019 WINNERS

#### NATALIE KING-SHAW



Natalie King-Shaw will be attending San Diego State University as a freshman in the 2019-2020 school year. Natalie's father is employed by Union Pacific.

#### CAMI PRICE



Cami Price will be a junior at Lake Erie College this fall. Her parents, Timothy works for Norfolk Southern and mother Tetianna is a member at large of the BLE-T Auxiliary. Cami is a two-time recipient of the LECMPA-sponsored Scholarship.

## Annual Meeting of the Members



LECMPA would like to remind you that the annual meeting of LECMPA members will take place at 3:00 pm on Tuesday, October 8, 2019 at the LECMPA Home Office in Southfield, Michigan. Please advise our Corporate Secretary, Mishia Hunwick, if you plan to attend.



Scan this code to go to our website

# \$57+ MILLION IN CLAIMS PAID since 2014

2018	\$12,976,686
2017	\$12,809,436
2016	\$10,106,779
2015	\$10,563,874
2014	\$11,378,466

## ANOTHER WAY TO REACH US

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



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

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**Return Service Requested**

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