



Job Insurance That Covers the Unexpected

Often times, families of union transportation workers are left to cope with the devastating loss of a loved one. We hope this never happens to you, but LECMPA job insurance has a plan that has you covered when you need it the most.

Since 2010, LECMPA has paid over \$4 million in accidental death benefits, allowing members to protect their family and assets. This benefit covers you and your beneficiary*, on and off the job, at no extra charge — just one more reason to become a member today.

LECMPA Accidental Death Benefits

No other wage loss provider protects you and your beneficiary both on and off the job, at no extra charge. When the unexpected happens, you'll want LECMPA.

- Purchase any policy with coverage of \$102/day or more and a \$50,000 accidental death benefit is automatically included
- Provides matching accidental death coverage on your beneficiary*
- Protects you 24/7 on and off the job

Accidental Death Benefit

Coverage Length Per Year	Accidental Death Benefit										
Daily Rate	\$60/day	\$90/day	\$102/day	\$120/day	\$150/day	\$180/day	\$201/day	\$225/day	\$240/day	\$252/day	
1st Year: 180 Days	\$10,800	\$16,200	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
2nd Year: 210 Days	\$12,600	\$18,900	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$52,900
3rd Year: 240 Days	\$14,400	\$21,600	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$54,000	\$57,600	\$60,300	
4th Year: 270 Days	\$16,200	\$24,300	\$50,000	\$50,000	\$50,000	\$50,000	\$54,270	\$60,300	\$60,300	\$60,300	
5th Year: 300 Days	\$18,000	\$27,000	\$50,000	\$50,000	\$50,000	\$54,000	\$60,300	\$60,300	\$60,300	\$60,300	
6th Year: 365 Days	\$21,900	\$32,850	\$50,000	\$50,000	\$54,750	\$60,300	\$60,300	\$60,300	\$60,300	\$60,300	

*Beneficiary Accidental Death Coverage not available in Texas or California.
 **Premier 120 has adjusted rates in the first year.

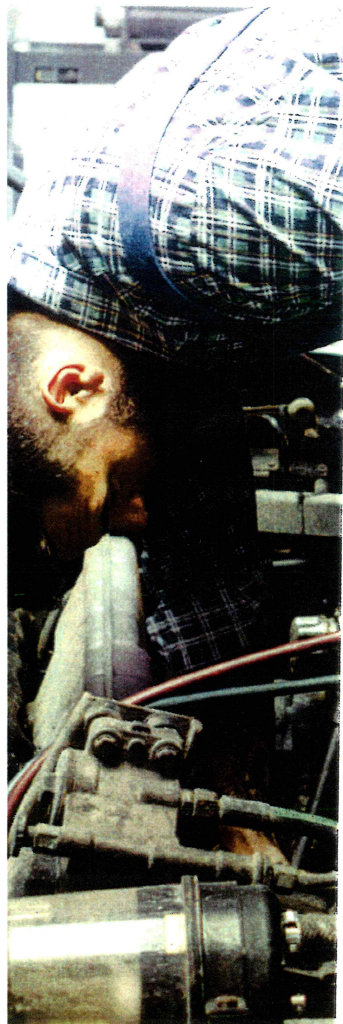
Accidental Death Benefits

LET US IDENTIFY A POLICY THAT IS RIGHT FOR YOU AND YOUR FAMILY



800.514.0010 | underwriting@lecempa.org | lecempa.org





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

LECMPA's Loyalty Appreciation Program is one way we reward long-term membership. All members with five or more years of membership receive a generous, tax-free payment at retirement.

The amount of your loyalty reward is based on your years of active membership and daily coverage. You receive a loyalty reward even if you've had a claim! Loyalty reward is calculated at the time you retire.

With an average Loyalty Appreciation payment of \$1,400.00, LECMPA gives back to loyal, eligible members when they retire. Depending on your length of membership and career, you receive a loyalty check as our way of saying thank you.

Benefits accrue when you attain 5 years of membership. The amount increases when your daily rate increases. Rewards are calculated based on years of active membership.

Frequently Asked Questions

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

A. Yes, the Loyalty Appreciation reward 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 or quit my job before I retire?

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

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

A. Yes, you will be asked to send us proof of retirement from the U.S. Railroad Retirement Board.

Q. When will I get the Loyalty Appreciation reward 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. Is my loyalty check taxable?

A. No, it is considered a return of premium.

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

A. Claims don't affect your reward. You can collect even if you've had claims.

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 are added to those already accrued.

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. 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. 193).

Call the Home Office to discuss what you may qualify for.

**We speak railroad.
Our sales team has
1,000+ years
of industry experience.**

**How would you cover your
household expenses if
you were disciplined and
without pay?**

Let LECMPA protect you with a
simple, cost-effective policy to
help you recover from wage loss
due to disciplinary action.

Locomotive Engineers & Conductors Mutual Protective Association

LECMPA

Protecting transportation workers since 1910.

Mark Bleckert
State Manager ID, NV, UT

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POLICY INFORMATION

Minimum Monthly Income*	\$1,800	\$2,700	\$3,060	\$3,600	\$4,500	\$5,400	\$6,030	\$6,750	\$7,200	\$7,560
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No. 16: Number of Covered Discipline Days Increases with Years in Force†

Benefit:	\$60/day	\$90/day	\$102/day	\$120/day	\$150/day	\$180/day	\$201/day	\$225/day	\$240/day	\$252/day
Premium:	\$26.25/mo	\$39.38/mo	\$44.63/mo	\$52.50/mo	\$65.63/mo	\$78.75/mo	\$87.94/mo	\$98.44/mo	\$105.00/mo	\$110.25/mo
Accidental Death 1st year:	\$10,800	\$16,200	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Beneficiary 1st year:	\$10,800	\$16,200	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000

Premier 120: Coverage Length Per Claim or Per Year: 120 Days

Benefit:	\$60/day	\$90/day	\$102/day	\$120/day	\$150/day	\$180/day	\$201/day	\$225/day	\$240/day	\$252/day
Premium:	\$18.75/mo	\$28.13/mo	\$31.88/mo	\$37.50/mo	\$46.88/mo	\$56.25/mo	\$62.81/mo	\$70.31/mo	\$75.00/mo	\$78.75/mo
Accidental Death 1st year:	\$7,200	\$10,800	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Beneficiary 1st year:	\$7,200	\$10,800	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000

Premier 180: Coverage Length Per Claim or Per Year: 180 Days

Benefit:	\$60/day	\$90/day	\$102/day	\$120/day	\$150/day	\$180/day	\$201/day	\$225/day	\$240/day	\$252/day
Premium:	\$22.50/mo	\$33.75/mo	\$38.25/mo	\$45.00/mo	\$56.25/mo	\$67.50/mo	\$75.38/mo	\$84.38/mo	\$90.00/mo	\$94.50/mo
Accidental Death 1st year:	\$10,800	\$16,200	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Beneficiary 1st year:	\$10,800	\$16,200	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000

*Daily rate based on 30-day month

†1st year = 180 days; 1 year + 1 day = 210 days; 2 years + 1 day = 240 days;
3 years + 1 day = 270 days; 4 years + 1 day = 300 days; 5 years + 1 day = 365 days