

# LECMPA Loyalty Appreciation

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"Being a member of LECMPA gave me a financial cushion if I ever needed it... I never know I would get a refund of any amount, but I'm glad and thankful."

**William L. Tyler**  
AR



William L. Tyler

"I want to say how much I appreciate you. I have been with LECMPA for 43 years. In that time I have had to use your coverage and each time you have taken care of me and my family. Thanks again."

**Frederick J. Reed**  
TX

"Thank you LECMPA for always being there when I needed you. I just received my Loyalty check, and what a nice surprise that was. We are going to use it for some new kitchen appliances. Thank you again for always having my back!"

**Ty Hutton**  
CO

"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**  
WY



Kristy Delgado



Sidney Smith



Dan C. Williams

"It gave me peace of mind knowing I could count on you if I got in trouble (which is easy to do). We are planning on using this refund check on a motorcycle trip."

**Dan C. Williams**  
ID

"My first discipline was five days off, and my second was 10 days. Upon filling out forms and submitting them, I was amazed at how quickly my claims were processed. LECMPA has been a great blessing to me and my family. A minor investment that paid off when needed most. To my surprise, LECMPA sent a nice check to me upon my retirement... Keep up the good work LECMPA, and may God bless your good work."

**Thomas Stowers**  
WV



Shirman L. Franks



## Loyal LECMPA Members: We Appreciate You!



**LECMPA**

Transportation workers protecting each other since 1910.



Clarence and Roberta Middleton

LECMPA is member-owned and works solely for the benefit of its members. Our Loyalty Appreciation Program is just one more way we give our members and their families the best value in job insurance. For over 100 years, LECMPA has provided job insurance for union transportation workers. We know what it means to be loyal through lean times and times of prosperity. We put the well-being of our membership first.

Since the start of the Loyalty Appreciation Program in 2010, hundreds of members have been awarded a generous loyalty bonus. Full benefits accrue when you maintain \$102/day or more, on the following schedule:

YEARS OF MEMBERSHIP	LOYALTY BONUS
5 YEARS	\$250.00
10 YEARS	\$550.00
15 YEARS	\$850.00
20 YEARS	\$1,150.00
25 YEARS	\$1,450.00
30 YEARS	\$1,750.00
35 YEARS	\$2,050.00
40 YEARS	\$2,500.00

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

### Frequently Asked Questions

**Q: Is the Loyalty Appreciation payable only when I retire?**

**A:** Yes, the Loyalty Appreciation payment 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 before I retire?**

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

**Q: Oops! I've just given notice to cancel my LECMPA coverage. Can I change my mind?**

**A:** If your policy has not yet been terminated, you can contact the Home Office to bring your payment up to date so there is no lapse in coverage. You can keep your accrued days, if applicable. After that, you must either participate in the payroll deduction plan or keep your payments current to continue to be eligible.

**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. 103).

**Q: What if I quit my job before I retire?**

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

**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 of \$60/day or more are added to those already accrued.

**Q: What if I have reduced my policy to below \$60/day because of cut-backs or for financial reasons?**

**A:** Months of membership below \$60/day are treated the same way as months your policy was inactive.

**Q: What if I've had claims with LECMPA?**

**A:** Your Loyalty Appreciation is separate from claim payments. You can collect an Appreciation even if you've had claims.

**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: Will I have to provide documentation of my retirement?**

**A:** Yes, you will be asked to send us official documentation that you retired.

**Q: Is my resignation letter the same as my retirement papers?**

**A:** No. When you apply for retirement, you receive official verification from the Railroad Retirement Board outlining your effective date and the amount of your retirement benefits or disability benefits. This is the document that is needed.

**Q: When will I get the Loyalty Appreciation 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: How much will I receive?**

**A:** We cannot calculate any payment until we receive your retirement or disability papers.

**Q: Can I get the Loyalty Appreciation payment if I take a retirement buyout from the railroad?**

**A:** Yes, if you meet all the other requirements.



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