

LECMPA

FALL 2020

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

On Track

Big Savings With the No. 365 Policy

The No. 365 is now its own policy and it is available to all crafts.

Initially we offered 365 days of coverage as an extension rider to your existing policy. That proved to be complicated and confusing. As a stand-alone policy, No. 365 is streamlined and made easier for you to get the coverage you want right away.

This policy provides the option of buying the maximum discipline days immediately instead of waiting 5 years for the No. 12 or No. 16 to mature. The No. 365 Policy is the only policy of this type in the job insurance industry.

For those policyholders who want the maximum coverage days, the No. 365 is perfect.

It has the same great coverage and the Accidental Death benefit and Loyalty Appreciation bonus.* And, if you have SMART-DIPP insurance, our policy costs less and provides additional benefits.

The savings are significant initially and grow larger the longer you stay with LECMPA. Let's look at the savings on the charts on the inside pages.



PRESIDENT'S LETTER

Everyone agrees that 2020 has been a year like no other. We've learned how to work remotely while staying in close contact with our members and each other; and we've also learned that working in solitary home offices is not our preference.

I've learned how important it is for LECMPA to get out into the field and attend meetings, conferences, picnics and other face-to-face meetings. It remains the best way for us to learn what's going on in the transportation industries and how our members are faring.

Railroaders and truckers are fortunate in that their jobs remain essential to the economy in spite of the pandemic, even though performing the work may be more risky. Still, railroads have reduced their union workforces, and have little incentive to bring back anyone who is out on discipline. So job insurance remains a necessity for all who are actively at work.

On a more personal note, this is my final President's Letter to you. I will be stepping down as President at the end of this year, after 16 years. This is a very bittersweet moment for me. I've worked with LECMPA in a variety of capacities since 1982. And I've seen many changes (not all good) in the transportation industry during that time, including reduction of the number of

union transportation jobs, fewer members in the union workforce, and the erosion of respect for unions in general.

We've also had many improvements during that same time at LECMPA:

1. Return to profitability after 2006 and 2007.
2. Introduction of five new policies.
3. Expansion in the diversity in our union membership with the inclusion of the Group B crafts (rail and trucking).
4. Financial security of LECMPA into the future.

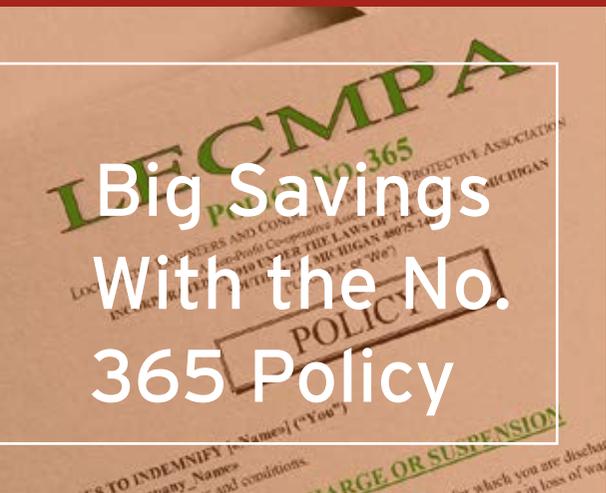
I will remain active with LECMPA in 2021 and beyond, as a consultant and Trustee, and I look forward to seeing even more benefits made available to our members.

Our new president will be Rod Bloedow, who many of you know as a local chairman and vice general chairman of both BLE-T and SMART Transportation, as well as a Trustee and former LECMPA policyholder. He is a strong voice for our union members and I have every confidence in his integrity and leadership skills. LECMPA is in good hands.

It has been an honor to serve LECMPA, our members, and our staff.

Fraternally yours,

Susan Tugel,
President



Big Savings With the No. 365 Policy

If you know someone with job insurance from another provider, have them check with us on the value of the No. 365 policy.

To summarize:

- Save now and save even more over time
- Protect yourself and your beneficiary with Accidental Death coverage at no extra charge
- Receive a generous Loyalty Appreciation Bonus when you retire.

*Accidental Death Benefit not available in California or Texas.

The chart below compares SMART-DIPP and LECMPA. Select your desired daily coverage rate in the first column. Move across the row to compare the monthly premiums between SMART-DIPP and LECMPA. Use the last column to see exactly how much you save per year in years 1-5 of your policy.

DAILY RATE	PREMIUM FOR 365 DAYS COVERAGE		ANNUAL SAVINGS YEARS 1-5
	SMART DIPP	LECMPA	
\$60.00	\$57.60	\$56.11	\$17.88
\$90.00	\$86.40	\$84.16	\$26.88
\$102.00	\$97.92	\$95.38	\$30.48
\$120.00	\$115.20	\$112.21	\$35.88
\$150.00	\$144.00	\$140.27	\$44.76
\$180.00	\$172.80	\$168.32	\$53.76
\$201.00	\$192.96	\$187.96	\$60.00

In year 6, policy premiums revert to the No. 12 or No. 16 policy premiums and the savings compared to SMART-DIPP increase.

The longer you stay with LECMPA, the more you save:

LECMPA PREMIUM STARTING YEAR 6	ANNUAL SAVINGS STARTING YEAR 6
\$35.00	\$271.20
\$52.50	\$406.80
\$59.50	\$461.04
\$70.00	\$542.40
\$87.50	\$678.00
\$105.00	\$813.60
\$117.25	\$908.52

TOTAL SAVINGS WITH LECMPA:		
5 YEARS	10 YEARS	20 YEARS
\$89.40	\$1,445.40	\$4,157.40
\$134.40	\$2,168.40	\$6,236.40
\$152.40	\$2,457.60	\$7,068.00
\$179.40	\$2,891.40	\$8,315.40
\$223.80	\$3,613.80	\$10,393.80
\$268.80	\$4,336.80	\$12,472.80
\$300.00	\$4,842.60	\$13,927.80

Loyalty Appreciation Bonus

LECMPA is pleased to present loyalty appreciation bonuses to eligible members when they retire. We love to share letters from our retired members. Here are a few:

"I only had to use the policy one time in my career, and it was excellent. The people were extremely helpful and their checks came like clockwork. I would recommend it to all new hires."

JR Light
Belton, TX

"Wow... what a pleasant surprise, I received a check in the mail today from LECMPA! Your organization always made life on the RR easier knowing you had my back. I highly recommend all personnel on the RR to get the peace of mind that the LECMPA gave me and my family. Thank you!"

Tim Tolbert
Riceville, TN

"After a career that spanned almost 4 decades, I watched my union brothers as they would face discipline for various violations or alleged violations and the one thing that was always assured was LECMPA's commitment to these brothers. [...] It was great to know that our jobs were protected in such a way and to know that we didn't have to continually worry about our families' welfare if a mistake was made in the workplace."

Garland Tait
Lehi, UT

2020-2021 Scholarship Winners

LECMPA is proud to announce the winners of the BLET Auxiliary/LECMPA scholarship for the upcoming school year. These \$2,500 scholarships, funded by LECMPA and administered by the BLET Auxiliary, help the children and families of railroaders defray education costs and help to minimize student debt. Congratulations!



CAMI PRICE

Cami Price will be a senior at Lake Erie College. Her father, Timothy, is a BLET member Division 607 and LECMPA policyholder and her mother, Tetianna, is a BLET Auxiliary Member at Large.



DANIELLE FINCHAM

Danielle Fincham will attend University of Nebraska. Her father, Fredrick, is a member of BLET Division 224 and LECMPA policyholder and her mother, Nancy, is a BLET Auxiliary Member at Large.

Trends in Furloughs

The Home Office is seeing an increase in furloughs across the entire transportation sector due to the COVID-19 pandemic.

In this time of need, LECMPA can help you keep your policy seniority by inactivating it for the months you are furloughed. Seniority is important for your discipline day eligibility and for the Loyalty Appreciation program.

When a policy is inactive, you do not pay premiums. However, no benefits (such as accidental death coverage or incident coverage) are payable during that time.

Call the Home Office and talk with our customer service reps. They can discuss your options with you. When you return to work, let us know and we will reactivate your policy.

BUSINESS HOURS AND HOLIDAY CLOSINGS

Since March, the Home Office has been practicing COVID-19 safety protocols. Our capable staff worked remotely with limited hours in the office. As you read this, we are now back at the Home Office and open four full days a week. Monday through Thursday, from 8:30am to 4:15pm EST.

We continue to evaluate these safety measures and remain committed to our responsibilities to our members. Updates to our business hours will be posted on our website as they change.

In observance of the holidays, the Home Office will be closed on November 26-27 for Thanksgiving, December 24-25 for Christmas, and December 31-January 1, 2021.

Notice of Annual Members Meeting



The Annual Members Meeting will be held at the Home Office in Southfield, Michigan on October 13, 2020 at 3:00PM. Please contact the Home Office if you will be attending. Masks and temperature reading are required per our COVID-19 procedures.



Scan this code to go to our website

\$56+ MILLION IN CLAIMS PAID since 2015

2019	\$10,265,390
2018	\$12,976,686
2017	\$12,809,436
2016	\$10,106,779
2015	\$10,563,874

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.

On Track



LECMPA

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Return Service Requested

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