



"I truly believe that this coverage is something no union employee should ever be without."

LECMPA policyholder,
United Parcel Service

When You Need to File a Claim

Call the Home Office toll-free at 800-514-0010 to request claim forms and begin the claim process. We will send you a packet with an explanation of the steps to follow. 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 letter. In some cases, you may be asked for additional information, such as a transcript of Investigation or work history.

LECMPA will review your claim promptly and affirm or deny coverage of claims. Claims are reviewed in the order in which they are received. Most claims are reviewed within a week of when all documents are received.

LECMPA understands that people need to get back to work promptly and that agreeing to discipline for a reduced charge (signing a waiver) gets a worker back on the job quickly. However, we do not assume a waiver means the member admits to any wrong-doing. In fact, LECMPA pays covered losses whether you sign a waiver or go to investigation.

Need Help with Forms?

Our claims staff will be happy to walk you through the claims process. To talk to a friendly claims handler, just call our Home Office toll-free at 800-514-0010.

Claims Payment and Reconsideration

Most claims made by LECMPA members are paid promptly and without incident. However, you have two opportunities to appeal a denied claim. You may ask the Appeal Board to review your claim. The Board is composed of officers or trustees of LECMPA who are experienced with our company, with the railroad and transportation industries, 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 Financial and Insurance Regulation.

Claim Status Updates

You can look up your existing claim status, submit a new claim request or review your policy information any time online. You must be logged in to see this information.

Transportation workers protecting each other since 1910.

(800) 514-0010

www.lecmpa.org



LECMPA