



Industry-best Coverage Starting at 365 Days

The No. 365 Policy allows LECMPA members and eligible applicants to enjoy industry exclusive coverage and peace of mind.

Union transportation workers can utilize the No. 365 Policy to get the best coverage available, immediately starting at 365 discipline days – the maximum allowable benefit of any wage loss provider. After five years of maturity, the No. 365 Policy automatically converts to the No. 12 Policy for non-operating rail craft employees, or the No. 16 Policy for rail operating craft employees, depending on the member’s job class. Premiums then automatically drop to the lower No. 12 or No. 16 Policy rates, a significant value.

Eligible applicants from BRCF or DIPP who switch to LECMPA can take out a No. 365 Policy, keeping the discipline days they earned with the competitor while being charged the lower premium of our No. 12 or No. 16 policies, depending on the job class.

Policy Highlights

- Receive up to 365 days of immediate coverage
- All members in good standing with their union and free of causes of discipline are eligible
- Accidental Death** coverage and Loyalty Rewards are included in the No. 365 Policy
- All policyholders enroll in the Association’s Loyalty Appreciation Program, which pays members the highest level of rewards upon retirement of any wage loss provider
- LECMPA pays members and others who are familiar with our insurance policies, a \$100.00 referral through the Friends of LECMPA Program

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
Policy Plan: N° 365†										
Benefit:	\$60/day	\$90/day	\$102/day	\$120/day	\$150/day	\$180/day	\$201/day	\$225/day	\$240/day	\$252/day
Premium:	\$56.11/mo	\$84.16/mo	\$95.38/mo	\$112.21/mo	\$140.27/mo	\$168.32/mo	\$187.96/mo	\$210.40/mo	\$224.43/mo	\$235.65/mo
Death Benefit 1st Yr.:	\$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

There are many reasons LECMPA is the best value in job insurance for union transportation workers – just ask one of our 25,000+ members. The Association has expanded upon a core set of discipline-related wage loss protections to provide members with additional financial security and benefits.

**Only the Member is covered in the states of California and Texas.

