

# REDUCING YOUR RATES\*

- PLUS**
- All existing and new No. 16 policyholders upgrade to 365 discipline days of eligibility.
  - Premier policyholders can convert to the No. 16; more benefits at lower rates!

No. 16			
<b>Benefit:</b>	<b>\$150.00</b>	<b>\$201.00</b>	<b>\$252.00</b>
<b>Old Premium:</b>	<b>\$87.50</b>	<b>\$117.25</b>	<b>\$147.00</b>
<b>New Premium:</b>	<b>\$65.63</b>	<b>\$87.94</b>	<b>\$110.25</b>

Premier 120			
<b>Benefit:</b>	<b>\$150.00</b>	<b>\$201.00</b>	<b>\$252.00</b>
<b>Old Premium:</b>	<b>\$62.50</b>	<b>\$83.75</b>	<b>\$105.00</b>
<b>New Premium:</b>	<b>\$46.88</b>	<b>\$62.81</b>	<b>\$78.75</b>

Premier 180			
<b>Benefit:</b>	<b>\$150.00</b>	<b>\$201.00</b>	<b>\$252.00</b>
<b>Old Premium:</b>	<b>\$75.00</b>	<b>\$105.00</b>	<b>\$126.00</b>
<b>New Premium:</b>	<b>\$56.25</b>	<b>\$75.38</b>	<b>\$94.50</b>

## Better Value; Maximum Coverage for Less

- Dedicated Agents with more than 1,000 years of railroad experience
- Payroll Deduction with no down payment
- Loyalty Appreciation Program that pays you back
- Accidental Death Benefit of up to \$50,000, on or off the job, for you and your beneficiary\*\*
- Referral Program with cash reward

Locomotive Engineers & Conductors Mutual Protective Association



Protecting transportation workers **since 1910.**

800.514.0010 | [underwriting@lecempa.org](mailto:underwriting@lecempa.org) | [lecempa.org](http://lecempa.org)

\*Effective September 1, 2022

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

Contact your agents to learn more.

