



Income Protection for Your Peace of Mind

BUS OPERATORS

»» LECMPA

Protecting transportation workers **since 1910.**


The only job insurance available for bus operators.

How would you cover your household expenses if you were disciplined and without pay?

Let LECMPA protect you with a simple, cost-effective policy to help you recover from wage loss due to disciplinary action.

Help us share the peace of mind that LECMPA job insurance provides to our union brothers and sisters.





LECMPA was established in 1910 as a cooperative assessment insurer. Our first policyholders were Locomotive Engineers, Conductors and Streetcar Motormen, who pledged to financially protect each other from the perils inherent in their hazardous occupations.

A Proud Past, A Faithful Future

Today, LECMPA provides wage loss protection and other benefits to 25,000 union transportation workers throughout the United States and Canada. We are a tax-exempt, member-owned association regulated by the Michigan Department of Insurance and Financial Services, which routinely reviews our performance.

We differ from our competitors because we are owned by our members, and don't have to satisfy shareholders who aren't union transportation workers. That means every decision is made with our members' best interests in mind. Our funds are used for member claims and to safeguard their future financial security.

We Know Transportation

LECMPA includes members employed across a range of crafts and trades within aviation and aerospace, logistics and trucking, public transit, rail, and UPS. They belong to more than 30 different transportation labor unions, making our one-of-a-kind insurance cooperative the very essence of labor solidarity in action. LECMPA and the Amalgamated Transit Union enjoy a long history of mutual cooperation and friendship. Both organizations were founded in Detroit, Michigan, at the turn of the 20th century. Soon thereafter, the Association grew to include a large contingent of members from the Amalgamated Association of Street, Electric Railway and Motor Coach Employees of America, as the ATU was then known.



Covering Your Wages

LECMPA offers several ways for you to replace your wages when you are disciplined and without pay. Our policy options allow you to insure up to your average daily wage, with benefits ranging from \$60 to \$180 in increments of \$3. Our Premier 180 policy covers you for up to six months' worth of lost wages.

While no wage loss provider covers all claims, at LECMPA we give members the benefit of the doubt. We are a nonprofit mutual protective association. That means we answer to our members, not shareholders. LECMPA evaluates each claim individually. Our experienced claims handlers review the entire record and carefully consider all the facts. Should a claim be deemed not payable, members can make an appeal and our trusted, independent appeals board will take a second look.

“It’s better to have it and not need it than to need it and not have it.”

Incidents covered
**on or off
the clock**

\$100 Million
in claims paid
out over the
last 10 years

Up to **\$50,000 Accidental**
coverage on yo

*Only the member is covered in the



Who is eligible?

LECMPA members come from many different areas of the transportation industry.

Requirements for membership:

- You must be a union transportation worker in good standing and subject to discipline.
- Program eligibility determined by your previous incidents and discipline history.
- Must not be on any type of probation.

**Serving
ATU members
for more than
80 years.**

Bus Drivers

Typical claims that we cover (must not be a knowing or intentional act):

- Accidents
- Traffic violations
- Collision resulting in property damage
- Damaging a city bus
- Customer complaints
- Failure to report mechanical issues
- Failure to report all traffic tickets and accidents (on and off job)
- Off route or noncompletion of trip
- Fare violation
- Missed stops
- Improper use of equipment

Retirees benefit from our **Loyalty Appreciation Program**

Referral Program
We pay you **\$100** for each referral

Death Benefit with matching
your beneficiary*

LECMPA provides individual attention to each and every claim.



Providing Financial Security to Our Member-Owners for Generations

Workers who are employed in a hazardous transportation craft or trade live with the constant prospect of discipline. You've seen the financial hardship that occurs when a coworker is put out of service. Even when you think you're doing everything right, things can go wrong. LECMPA is here to provide financial security when you and your family need it most.

Payroll Deduction

We offer convenient payroll deduction with several metropolitan transit operators as a hassle free and automatic way to pay your monthly premium and keep your policy current.

Claims Processing

One practice that sets LECMPA apart from other wage loss providers is the individual attention given to each and every claim.

Payment Methods

LECMPA offers a full suite of convenient payment options to satisfy your premium, including debit, check, or credit card. Discounts are offered for semi-annual and annual payments.

Loyalty Appreciation Program

Since the start of our Loyalty Appreciation Program, thousands of members have earned a generous, tax-free cash award at retirement.

Thousands of union transportation workers are held out of service **without pay** for violating rules, regulations and orders that govern their professions.



Stronger Together

Our members experience peace of mind knowing LECMPA stands behind them.

How would you handle the sudden loss of a paycheck? LECMPA can help! Let us identify a policy that is right for you and your family.

Since 1910, LECMPA has protected union transportation workers from wage loss due to suspension or discharge. LECMPA is a tax-exempt association comprised of 25,000 member-owners who have banded together to protect their incomes. LECMPA's value goes beyond the benefit of wage loss insurance. As a member of LECMPA, you can rely on the combined financial strength of the entire membership and their shared experience dealing with unforgiving workplaces.

The best coverage. The best benefits. The best rates.



Protecting transportation workers **since 1910.**

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