



Income Protection for Your Peace of Mind

RAIL OPERATING CRAFTS

Locomotive Engineers & Conductors Mutual Protective Association

»»» LECMPA

Protecting transportation workers **since 1910.**



**We speak railroad.
Our sales team has
1,000+ years
of industry experience.**

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.

Who is Eligible?

LECMPA members are employed in a variety of transportation industry crafts and trades.

Requirements for membership include:

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

Serving
rail workers
for more
than **100**
years.

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 \$300 in increments of \$3. You can choose from a variety of covered discipline days ranging from 120-365 days.

While no wage loss provider covers all claims, at LECMPA we give members the benefit of the doubt. We are a non-profit 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.

Rail Operating Crafts

Typical claims from Engineers and Trainmen that we cover:

- Entering main track without authority
- Run through switches
- Operating outside track and time authority limits
- Signal violations
- Air brake and train handling violations
- Sideswiping cars
- Failure to properly secure consist
- Improperly lined switches
- Exceeding maximum authorized speed
- PTC violations



No down
payment with
**payroll
deduction**

Receive up
to **365 Days
of immediate
coverage**

Retirees
benefit from
our **Loyalty
Appreciation
Program**

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

**Are you interested in becoming
an LECMPA Representative?**

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

Call 800.514.0010

Over \$100 Million

in claims paid out over the last 10 years

Up to \$50,000 Accidental Death Benefit with matching coverage on your beneficiary*

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

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
No. 16: Number of Covered Discipline Days Increases with Years in Force†										
Benefit:	\$60/day	\$90/day	\$102/day	\$120/day	\$150/day	\$180/day	\$201/day	\$225/day	\$240/day	\$252/day
Premium:	\$26.25/mo	\$39.38/mo	\$44.63/mo	\$52.50/mo	\$65.63/mo	\$78.75/mo	\$87.94/mo	\$98.44/mo	\$105.00/mo	\$110.25/mo
Accidental Death 1st year:	\$10,800	\$16,200	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Beneficiary 1st year:	\$10,800	\$16,200	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Premier 120: Coverage Length Per Claim or Per Year: 120 Days										
Benefit:	\$60/day	\$90/day	\$102/day	\$120/day	\$150/day	\$180/day	\$201/day	\$225/day	\$240/day	\$252/day
Premium:	\$18.75/mo	\$28.13/mo	\$31.88/mo	\$37.50/mo	\$46.88/mo	\$56.25/mo	\$62.81/mo	\$70.31/mo	\$75.00/mo	\$78.75/mo
Accidental Death 1st year:	\$7,200	\$10,800	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Beneficiary 1st year:	\$7,200	\$10,800	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Premier 180: Coverage Length Per Claim or Per Year: 180 Days										
Benefit:	\$60/day	\$90/day	\$102/day	\$120/day	\$150/day	\$180/day	\$201/day	\$225/day	\$240/day	\$252/day
Premium:	\$22.50/mo	\$33.75/mo	\$38.25/mo	\$45.00/mo	\$56.25/mo	\$67.50/mo	\$75.38/mo	\$84.38/mo	\$90.00/mo	\$94.50/mo
Accidental Death 1st year:	\$10,800	\$16,200	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Beneficiary 1st year:	\$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



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 the right policy for you and your family.

Since 1910, LECMPA has protected union transportation workers from wage loss due to suspension or discharge. LECMPA is a non-profit insurer made up of 30,000 members 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.



800.514.0010 | underwriting@lecmpa.org | lecmpa.org

