



# The Best Coverage and the Best Value

## Announcing August 1, 2024, Policy Changes for Rail Operating Craft Members

- › All **No. 16** policyholders will be upgraded to our new **Premier 550**, gaining 185 additional discipline days **at no additional cost**. This represents a **50% increase** in covered days.
- › Uniform **No. 16** rates will be in-force for all **Premier 550** coverage, up to \$300/day for eligible members. All **No. 16** policyholders who carry additional coverage on the **No. 365** – more than \$252/day – will have this coverage transferred to the new **Premier 550**. Members will receive simplified coverage and a rate reduction of 44% on our highest daily coverage.
- › All **No. 16** policyholders will be eligible for 550 days of coverage August 1, 2024. New members, approved for **Premier 550** coverage prior to October 1, 2024, will be immediately eligible for 550 days of coverage.
- › All **Premier 120** policyholders will be upgraded to our **Premier 180**, gaining 60 additional discipline days and 34% more daily benefits **at no additional cost**.
- › Daily benefits for **Premier 180** policyholders will increase 57% **at no additional cost**.

### NEW POLICY AND RATE INFORMATION

Minimum Monthly Income*	\$1,800	\$2,700	\$3,060	\$3,600	\$4,500	\$5,400	\$6,030	\$6,750	\$7,560	\$9,000
<b>Premier 550: Number of Covered Discipline Days Increases with Years in Force†</b>										
<b>Benefit:</b>	\$60/day	\$90/day	\$102/day	\$120/day	\$150/day	\$180/day	\$201/day	\$225/day	\$252/day	\$300/day
<b>Premium:</b>	\$26.25/mo	\$39.38/mo	\$44.63/mo	\$52.50/mo	\$65.63/mo	\$78.75/mo	\$87.94/mo	\$98.44/mo	\$110.25/mo	\$131.25/mo
<b>Accidental Death 1st year:</b>	\$10,800	\$16,200	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
<b>Beneficiary 1st year:</b>	\$10,800	\$16,200	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
<b>Premier 180: Coverage Length Per Claim or Per Year: 180 Days</b>										
<b>Benefit:</b>	\$60/day	\$90/day	\$102/day	\$120/day	\$150/day	\$180/day	\$201/day	\$225/day	\$240/day	\$252/day
<b>Premium:</b>	\$14.00/mo	\$21.00/mo	\$23.80/mo	\$28.00/mo	\$35.00/mo	\$42.00/mo	\$46.90/mo	\$52.50/mo	\$56.00/mo	\$58.80/mo
<b>Accidental Death 1st year:</b>	\$10,800	\$16,200	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
<b>Beneficiary 1st year:</b>	\$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.

† Coverage length increases each year policy is in force: 1st year = 365 days, 1st year + 1 day = 400 days, 2nd year + 1 day = 450 days, 3rd year + 1 day = 500 days, 4th year + 1 day = 550 days.



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