



# Income Protection for Your Peace of Mind

TRANSIT EMPLOYEES:  
NEW YORK CITY TRANSIT



Protecting transportation workers **since 1910.**

# Stronger Together

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

Since 1910, LECMPA has protected union transportation workers from wage loss due to suspension or discharge. LECMPA is a not-for-profit association comprised of 30,000 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.

## Who is Eligible?

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

### **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.



## Transit Employees

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

- Accidents
- Traffic violations
- Damaging a city bus
- Customer complaints
- Improper use of equipment
- Run through switches
- Operating outside track and time authority limits
- Vehicle collision
- Failure to obtain permission to enter work area
- Failure to conduct air brake and/or safety inspections
- Review allegations of dishonesty
- Failure to report mechanical issues
- Improper job briefings

## Transit Occupations\*

- Body Technician
- Bus Operator
- Subway Conductor
- Custodian
- Electro Mechanic, Light Rail Vehicle
- Electronic Technicians
- Fare Inspector
- General Repair Mechanic
- Journeyman Electrician
- Light Rail Operator
- Train Operator
- Material Handlers
- Office Clerks/Practitioners
- Parts Clerk
- Public Safety Dispatcher
- Service Worker
- Signal Maintainer
- Signal/Traction Power Maintainer
- Support Vehicle Mechanic
- Track Maintainer
- Unit Shop Technician
- Welder
- Tower Operator

*\* Not a comprehensive list of covered occupations*

## 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 loses wages due to discipline. 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.

*Every day, transit workers are removed from service pending investigation or for discipline — **without pay** — for violating rules, regulations and orders that govern their professions. Let LECMPA provide peace of mind.*

## Family Minded

LECMPA isn't your typical insurance company. We were founded by union members for union members. For over a century we have been member-owned, which is a huge advantage. Our independence from outside investors or control gives us the freedom and flexibility to focus all of our resources on the needs of our members. We know that they rely on us during periods of stress and strive to meet the moment with an equal mix of compassion and professionalism.

## Member-biased Claims Process

Every claim is evaluated individually on its own merits. Members receive the benefit of the doubt from our experienced claims adjudicators who consider all the relevant facts. The cause of discipline does not automatically preclude a review.

## Convenient Payroll Deduction

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

## 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 \$30 to \$180 in increments of \$3. Our Transit 180 policy covers you for up to six months' worth of lost wages.

While no insurance provider covers all claims, at LECMPA we give members the benefit of the doubt. Our experienced claims adjudicators review each claim individually. They 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. As a mutual protective association not organized for profit, LECMPA is structured differently than most insurance companies. We serve our members, not outside shareholders.

## LECMPA Waives Your Premium When Off Work for Reasons Other Than Discipline:

If a member is off work for an entire calendar month due to military or reserve leave, medical leave for illness or injury, FMLA leave, furlough, or taking a full-time position with a union or an exempt position, he or she can inactivate their policy and do not need to pay premiums for that time. However, if the policy is inactivated, no benefits are payable for incidents which occur in that month.

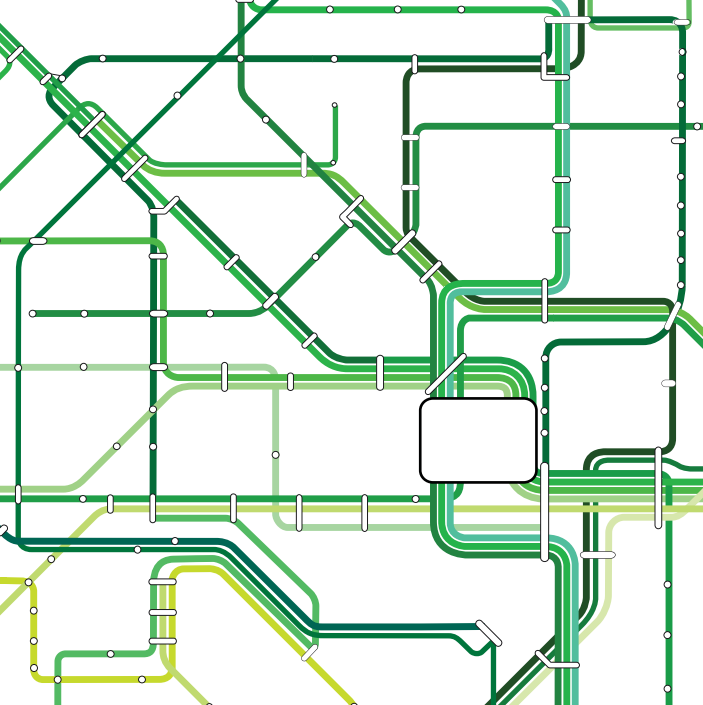
A member cannot inactivate their policy if he or she is off work due to discipline. This applies to those who have not or do not intend to file a claim for benefits and those who have already exhausted their job insurance benefits. Premium payments must be kept current the entire time a member is off of work due to discipline.

**Member-Owned and Not-for-Profit**  
Since 1910

Convenient  
**Payroll Deduction**

Incidents covered  
**on or off the clock**

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



***“LECMPA has been great to do business with,*** and the people and procedures are second to none. These benefits were essential for the times I was out of work and the process was extremely easy. Thank you for all you’ve done!”

— Chris DiMascio, Metropolitan Cleveland Area

*“I was attacked by a person under the influence of a substance and was terminated for nine months. My coverage saved me from being homeless; **LECMPA quickly sent me funds** to hold me till I was able to return to work — no hassles. It was the smartest decision ever, and I’m so grateful. My payments were right on time. I remained a member for 21 years to the date of my retirement.”*

— Garland H. Howard, Metropolitan St. Louis Area



*Protecting the general welfare of transportation labor and those dependent upon it has been the mission of LECMPA and the Transport Workers Union of America for a combined 206 years!*

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



**How would you handle the sudden loss of a paycheck?**

**Contact Us  
800.514.0010**

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

# POLICY INFORMATION

<b>Minimum Monthly Income*</b>	<b>\$1,800</b>	<b>\$2,700</b>	<b>\$3,060</b>	<b>\$3,600</b>	<b>\$4,500</b>	<b>\$5,400</b>	<b>\$6,030</b>	<b>\$6,750</b>	<b>\$7,200</b>	<b>\$7,560</b>
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## No. 12: Number of Covered Discipline Days Increases with Years in Force†

<b>Benefit:</b>	<b>\$60/day</b>	<b>\$90/day</b>	<b>\$102/day</b>	<b>\$120/day</b>	<b>\$150/day</b>	<b>\$180/day</b>	<b>\$201/day</b>	<b>\$225/day</b>	<b>\$240/day</b>	<b>\$252/day</b>
<b>Premium</b>	<b>\$25.00/mo</b>	<b>\$37.50/mo</b>	<b>\$42.50/mo</b>	<b>\$50.00/mo</b>	<b>\$62.50/mo</b>	<b>\$75.00/mo</b>	<b>\$83.75/mo</b>	<b>\$93.75/mo</b>	<b>\$100.00/mo</b>	<b>\$105.00/mo</b>

\*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

Coverage Length Per Year	Accidental Death Benefit										Beneficiary accidental death coverage is not available in California and Texas.									
1st Year: 180 Days	\$10,800	\$16,200	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
2nd Year: 210 Days	\$12,600	\$18,900	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$52,900
3rd Year: 240 Days	\$14,400	\$21,600	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$54,000	\$57,600	\$60,300	\$60,300	\$60,300	\$60,300
4th Year: 270 Days	\$16,200	\$24,300	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$54,270	\$60,300	\$60,300	\$60,300	\$60,300	\$60,300	\$60,300
5th Year: 300 Days	\$18,000	\$27,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$60,300	\$60,300	\$60,300	\$60,300	\$60,300	\$60,300	\$60,300
6th Year: 365 Days	\$21,900	\$32,850	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$60,300	\$60,300	\$60,300	\$60,300	\$60,300	\$60,300	\$60,300

