



# Income Protection for When You Need it Most

RAIL OPERATING CRAFTS

Locomotive Engineers & Conductors Mutual Protective Association

**»»LECMPA**

Protecting transportation workers **since 1910.**



# Stronger Together

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

**How would you handle the sudden loss of a paycheck? Contact your local agent today using the information below.**

Since 1910, LECMPA has protected union transportation workers from wage loss due to suspension or discharge. LECMPA is a not-for-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.

## 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.



## Rail Operating Crafts

**Typical claims from Engineers and Trainmen that we cover:**

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



## Earn 550 Days of Coverage

LECMPA offers several ways to replace your wages when you are disciplined and without pay. We are pleased to offer our members the most complete package of wage loss and benefits at the best value.

The Premier 550 is in a league of its own. It typically takes eighteen months or more for a member's labor organization to get a dismissal case resolved through the Railway Labor Act process. LECMPA now will protect your wage loss for up to eighteen months. Our Premier 180 offers members the same outstanding protection for members who desire six months of coverage at the lowest rates available. You can choose between 180 or 550 discipline days, assured that your family will receive robust coverage at a great value.

In part, that is because LECMPA is a member-owned mutual protective association, not organized for profit. This means we answer to our members, not shareholders. Enjoy the peace of mind that comes with knowing you belong to an association of railroaders from every craft and other transportation trades who value our mission and your financial well-being.

At LECMPA, we always endeavor to provide our members the benefit of the doubt. Our experienced claims adjudicators evaluate each claim individually on its own merits. Seasoned experts review the entire record and carefully consider all the facts. Unlike with other providers, the cause of discipline does not automatically preclude a review.

No down payment with **payroll deduction**

Receive up to **550 Days of coverage**

Retirees benefit from our **Loyalty Appreciation Dividend**

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

# 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
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## Premier 550: 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	\$252/day	\$300/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	\$110.25/mo	\$131.25/mo

Accidental Death: Member 1st year	\$10,800	\$16,200	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
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Accidental Death: Beneficiary 1st year**	\$10,800	\$16,200	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
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Minimum Monthly Income *	\$1,800	\$2,700	\$3,060	\$3,600	\$4,500	\$5,400	\$6,030	\$6,750	\$7,200	\$7,560
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## 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:	\$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

Accidental Death: Member 1st year	\$10,800	\$16,200	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
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Accidental Death: Beneficiary 1st year**	\$10,800	\$16,200	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
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\* 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.



Serving railroad  
workers for more than  
**115 years.**

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

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

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**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.

**Contact Us at  
800.514.0010**

**Contact Your Local  
Agent Today**



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