

# 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 cooperative 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
- Failure to report track conditions
- Improper installation of hardware
- 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
- Custodian
- Electro Mechanic, Light Rail Vehicle
- Electronic Technicians
- Fare Inspector
- General Repair Mechanic
- Journeyman Electrician
- Light Rail Operator
- Material Handlers
- Motorman
- Office Clerks/Practitioners
- Parts Clerk
- Public Safety Dispatcher
- Service Worker
- Signal Maintainer
- Signal/Traction Power Maintainer
- Subway Conductor
- Support Vehicle Mechanic
- Track Maintainer
- Train Operator
- Tower Operator
- Unit Shop Technician
- Welder

\* 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.

***"It's better to have it and not need it than to need it and not have it."***



## 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 No.12 Policy builds to 365 days of wage loss coverage.

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. LECMPA is structured differently than most insurance companies. As a not-for-profit cooperative, we exist to serve our members – not outside interests.

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

If a member is off work 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, the policy can be inactivated, and no premium is payable while the policy is inactive. If the policy is inactivated, no benefits are payable for incidents which occur in that month.

A member cannot inactivate their policy if they are 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 work due to discipline.



Since the early 20th century, LECMPA and the Transport Workers Union of America have been committed to the general welfare of transportation labor and those dependent upon it.

Serving transit workers for more than **110 years**

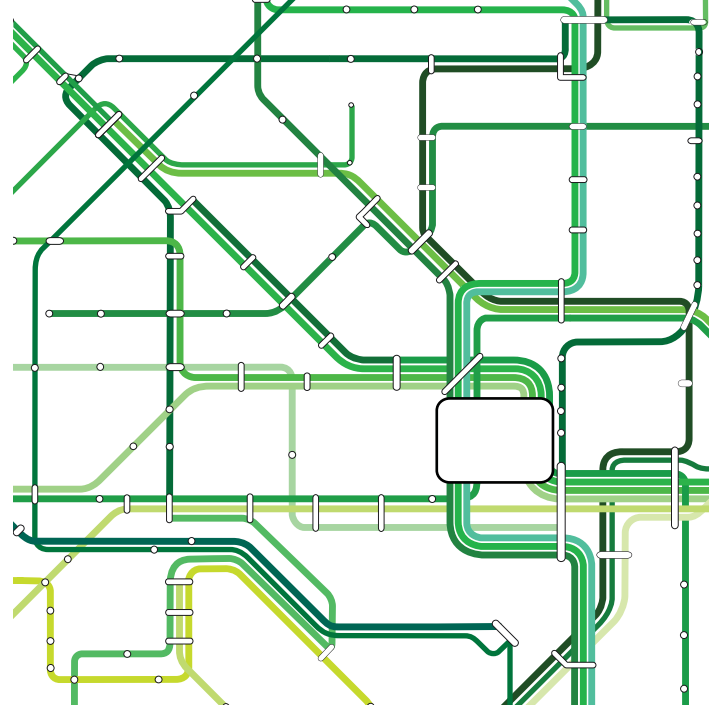
**\$60,000 Accidental Death Benefit** when on the job



**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.



*“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

## Income Protection for Your Peace of Mind

NEW YORK CITY TRANSIT:  
RAIL-RELATED OCCUPATIONS



### POLICY INFORMATION

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

Benefit:	\$60/day	\$90/day	\$102/day	\$120/day	\$150/day	\$180/day
1st Year	\$10,800	\$16,200	\$60,000	\$60,000	\$60,000	\$60,000
2nd Year	\$12,600	\$18,900	\$60,000	\$60,000	\$60,000	\$60,000
3rd Year	\$14,400	\$21,600	\$60,000	\$60,000	\$60,000	\$60,000
4th Year	\$16,200	\$24,300	\$60,000	\$60,000	\$60,000	\$60,000
5th Year	\$18,000	\$27,000	\$60,000	\$60,000	\$60,000	\$60,000
6th Year	\$21,900	\$32,850	\$60,000	\$60,000	\$60,000	\$60,000

### Accidental Death Benefit

Benefit:	\$60/day	\$90/day	\$102/day	\$120/day	\$150/day	\$180/day
1st Year	\$10,800	\$16,200	\$60,000	\$60,000	\$60,000	\$60,000
2nd Year	\$12,600	\$18,900	\$60,000	\$60,000	\$60,000	\$60,000
3rd Year	\$14,400	\$21,600	\$60,000	\$60,000	\$60,000	\$60,000
4th Year	\$16,200	\$24,300	\$60,000	\$60,000	\$60,000	\$60,000
5th Year	\$18,000	\$27,000	\$60,000	\$60,000	\$60,000	\$60,000
6th Year	\$21,900	\$32,850	\$60,000	\$60,000	\$60,000	\$60,000

\*\*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

