

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

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*

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**



Cary Sherrow
State Manager OR, WA
Cell 541.571.0565
Toll-free 877.246.1910
Home Office 800.514.0010
csherrow@msn.com

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

*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.

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	\$58.80/mo
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	\$50,000
Accidental Death 1st year:	\$10,800	\$16,200	\$50,000	\$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	\$50,000
Minimum Monthly Income*	\$1,800	\$2,700	\$3,060	\$3,600	\$4,500	\$5,400	\$6,030	\$6,750	\$7,200	\$7,560	\$9,000
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	\$131.25/mo
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	\$50,000
Accidental Death 1st year:	\$10,800	\$16,200	\$50,000	\$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	\$50,000
Minimum Monthly Income*	\$1,800	\$2,700	\$3,060	\$3,600	\$4,500	\$5,400	\$6,030	\$6,750	\$7,560	\$9,000	\$9,000

POLICY AND RATE INFORMATION



**Income Protection
for When You
Need it Most**

RAIL OPERATING CRAFTS



Protecting transportation workers since 1910.



LECMPA
800.514.0010 | underwriting@lecempa.org | lecempa.org

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.

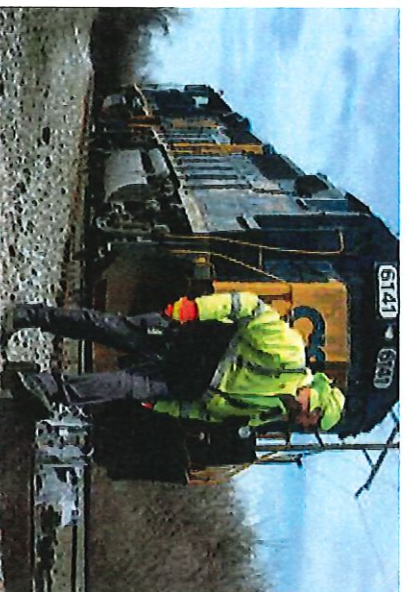
Since 1910, LECMPA has protected union transportation workers from wage loss due to suspension or discharge. LECMPA is a non-profit insurer made up of 30,000 members who have banded together to protect their incomes. LECMPA's value goes beyond the benefit of wage loss insurance. As a member of LECMPA, you can rely on the combined financial strength of the entire membership and their shared experience dealing with unforgiving workplaces.

Who is Eligible?

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

Requirements for membership include:

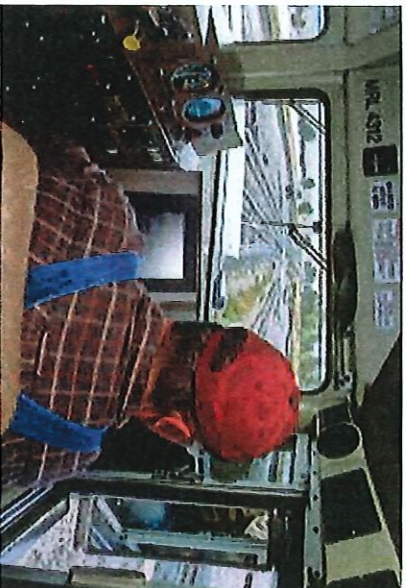
- You must be a union transportation worker in good standing and subject to discipline.
- Program eligibility determined by your previous incidents and discipline history.
- You must not be on any type of probation.



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 that 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 examiners 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 Program**

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

LECMPA Job Protection Application

Name: First Middle Initial Last

Mailing Address:

Email Address:

Coverage Amount:

Railroad:

Employee ID #:

Date of Birth:

Seniority Date:

Occupation:

Union:

Local:

Beneficiary:

Relationship:

Permission to send texts: Y/N

Carv Sherrow Toll Free: 800-514-0010
Cellphone: 541-571-0565



Protecting transportation workers since 1910.

As the Industry Leader in the Job

Protection Market, the LECMPA Provides

the Best Value and Coverage for

Operating Craft Employees.

P-550

Introducing the Premier 550 providing up to 550 days of coverage. That's 185 days more than you can get from anyone.

Typical Claims 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

Application for Membership

- No Premium required with application
- Up to the first two (2) months FREE
- If approved, coverage starts in as little as two (2) business days

Benefit level is based on gross monthly income

Benefit	Premium	Monthly Income
\$60.00/Day	\$26.25	\$1,800
\$90.00/Day	\$39.38	\$2,700
\$102.00/Day	\$44.63	\$3,060
\$120.00/Day	\$52.50	\$3,600
\$150.00/Day	\$65.63	\$4,500
\$180.00/Day	\$78.75	\$5,400
\$201.00/Day	\$87.94	\$6,060
\$225.00/Day	\$98.44	\$6,750
\$252.00/Day	\$110.25	\$7,560
\$300.00/Day	\$131.25	\$9,000

Method of Payment

- Payroll Deduction (CSX, NSRR, BNSF, UP, and other Railroads)
- Automatic Bank Draft
- Credit/Debit Card
- Discounts Available for Annual and Simi Annual Payments

Accidental Death Benefit

- Over \$4 Million paid since 2010

Loyalty Appreciation Program

- Tax-free dividend paid when you retire after at least five (5) years of LECMA membership.