

BLET Division 183 Disability Insurance:

The enrollment process is simple. Your members may either complete the attached application, or everyone who will participate can be entered onto the spreadsheet and the application will not need to be completed. Please forward the completed spreadsheet or applications to my office.

Everyone participating will need to add the \$27 deduction to the UP payroll system. Instructions are attached and we will need confirmation that this was completed. If someone wants to pay via bankdraft, they may call our office to set up the process. The effective date of this plan will be January 1, 2013.

Below is a quick summary of the plan:

Benefit pays a flat \$2,000 per month (Claims payments are made bi-weekly)

All BLET members are eligible (Both trainmen and engineers)

Elimination period begins after 14 days

Maximum benefit period is 2 years per eligible claim

Coverage is guaranteed issue for all actively at work members

No pre-existing conditions

This plan does not offset any other benefits including Railroad Sickness Benefits, Met Life National Plan Benefits, Settlements, etc....

Benefits are tax free

Single rate for all ages (\$27 per pay period on payroll deduction or \$54 per month for those who pay via bank draft)

As explained in your meeting, Railroad Marketing will handle all premium payments whether payments are made via payroll deduction, bank draft or credit card. We will also handle all billing and reconciliations, thus eliminating any financial work, responsibilities and liability from any of your divisions or general committee.