

# LECMMPA

## Who We Are

Union Transportation Workers are governed by hundreds of operating rules, regulations and orders. What would you do if you were held out of service without a paycheck?

LECMMPA members are protected by the combined financial strength of the entire membership.

LECMMPA was established in 1910 as a cooperative assessment insurer, whose purpose is to provide wage loss insurance to unionized transportation workers. Our members are 32,000 union transportation men and women, who recognize the benefit of banding together to protect their incomes in the event of discipline or discharge.

LECMMPA, during 2006, paid over \$13,500,000 in benefits to our members, allowing them to weather the storm of discipline and protect their families and their assets.

## Typical Causes for Which Claims Have Been Paid

- Operating outside track and time authority limits;
- Run through switches;
- Improper vehicle or equipment inspection logs;
- Poor quality repairs;
- Improper reporting of placement of cars;
- Failure to properly secure consist Track Inspector's failure to discover FRA track defects;
- Inadequate switch and signal inspections;
- Switches not properly lined.

There are many more. EACH claim is evaluated individually.

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## Premier 120

Premier120 is a simple, cost effective way for transportation workers, who are subject to discipline, to protect their families should they be held out of service for discipline. Additional Accidental Death is provided for the Insured and the beneficiary.

Premier120 allows you to choose daily the amount of coverage and the number of days will never change. You will be covered for 120 days per claim or per year when the policy becomes effective.

You know best how you would handle the loss of a paycheck. You know best the amount of coverage you need.

## Choose the Coverage Plan That's Right for You

1. Daily rates from \$60.00 to \$201.00 in increments of \$3.00 (see attached rate table);
2. Pick a Plan is available to most transportation workers who are in good standing with their unions, not on disciplinary or hiring probations, and who have not had discipline or incidents which might lead to discipline in the last three (3) years.
3. You can insure up to your average daily wage.

## FOR MORE INFORMATION

Contact us by email:

[lecempa1910@lecempa.org](mailto:lecempa1910@lecempa.org)

Or

Contact us on the WEB:

[www.lecempa.org](http://www.lecempa.org)

# LECMMPA

*Transportation Workers  
Protecting Each Other  
Since 1910*

**Premier 120  
Group A**

*Custom Income Protection  
For Your Peace of Mind*

LOCOMOTIVE ENGINEERS & CONDUCTORS  
MUTUAL PROTECTIVE ASSOCIATION  
Suite 1210 Buhl Building ■ 535 Griswold  
Detroit, Michigan 48226-3689  
(800) 514-0010 ■ Fax: (877) 633-1910  
[lecempa1910@lecempa.org](mailto:lecempa1910@lecempa.org) ■ [www.lecempa.org](http://www.lecempa.org)

<b>Daily Benefit</b>	<b>\$60</b>	<b>\$63</b>	<b>\$66</b>	<b>\$69</b>	<b>\$72</b>	<b>\$75</b>	<b>\$78</b>	<b>\$81</b>	<b>\$84</b>	<b>\$87</b>	<b>\$90</b>	<b>\$93</b>	<b>\$96</b>	<b>\$99</b>	<b>\$102</b>	<b>\$105</b>
<b>Premium</b>	\$25.00	\$26.25	\$27.50	\$28.75	\$30.00	\$31.25	\$32.50	\$33.75	\$35.00	\$36.25	\$37.50	\$38.75	\$40.00	\$41.25	\$42.50	\$43.75
<b>Minimum Monthly Income</b>	\$1,800	\$1,890	\$1,980	\$2,070	\$2,160	\$2,250	\$2,340	\$2,430	\$2,520	\$2,610	\$2,700	\$2,790	\$2,880	\$2,970	\$3,060	\$3,150
<b>Maximum Days</b>	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120
<b>Maximum Benefit</b>	\$7,200	\$7,560	\$7,920	\$8,280	\$8,640	\$9,000	\$9,360	\$9,720	\$10,080	\$10,440	\$10,800	\$11,160	\$11,520	\$11,880	\$12,240	\$12,600
<b>Accidental Death Benefit</b>	\$7,200	\$7,560	\$7,920	\$8,280	\$8,640	\$9,000	\$9,360	\$9,720	\$10,080	\$10,440	\$10,800	\$11,160	\$11,520	\$11,880	\$50,000	\$50,000
<b>Beneficiary</b>	\$3,600	\$3,780	\$3,960	\$4,140	\$4,320	\$4,500	\$4,680	\$4,860	\$5,040	\$5,220	\$5,400	\$5,580	\$5,760	\$5,940	\$7,500	\$7,500

<b>Daily Benefit</b>	<b>\$108</b>	<b>\$111</b>	<b>\$114</b>	<b>\$117</b>	<b>\$120</b>	<b>\$123</b>	<b>\$126</b>	<b>\$129</b>	<b>\$132</b>	<b>\$135</b>	<b>\$138</b>	<b>\$141</b>	<b>\$144</b>	<b>\$147</b>	<b>\$150</b>	<b>\$153</b>
<b>Premium</b>	\$45.00	\$46.25	\$47.50	\$48.75	\$50.00	\$51.25	\$52.50	\$53.75	\$55.00	\$56.25	\$57.50	\$58.75	\$60.00	\$61.25	\$62.50	\$63.75
<b>Minimum Monthly Income</b>	\$3,240	\$3,330	\$3,420	\$3,510	\$3,600	\$3,690	\$3,780	\$3,870	\$3,960	\$4,050	\$4,140	\$4,230	\$4,320	\$4,410	\$4,500	\$4,590
<b>Maximum Days</b>	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120
<b>Maximum Benefit</b>	\$12,960	\$13,320	\$13,680	\$14,040	\$14,400	\$14,760	\$15,120	\$15,480	\$15,840	\$16,200	\$16,560	\$16,920	\$17,280	\$17,640	\$18,000	\$18,360
<b>Accidental Death Benefit</b>	\$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
<b>Beneficiary</b>	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500

<b>Daily Benefit</b>	<b>\$156</b>	<b>\$159</b>	<b>\$162</b>	<b>\$165</b>	<b>\$168</b>	<b>\$171</b>	<b>\$174</b>	<b>\$177</b>	<b>\$180</b>	<b>\$183</b>	<b>\$186</b>	<b>\$189</b>	<b>\$192</b>	<b>\$195</b>	<b>\$198</b>	<b>\$201</b>
<b>Premium</b>	\$65.00	\$66.25	\$67.50	\$68.75	\$70.00	\$71.25	\$72.50	\$73.75	\$75.00	\$76.25	\$77.50	\$78.75	\$80.00	\$81.25	\$82.50	\$83.75
<b>Minimum Monthly Income</b>	\$4,680	\$4,770	\$4,860	\$4,950	\$5,040	\$5,130	\$5,220	\$5,310	\$5,400	\$5,490	\$5,580	\$5,670	\$5,760	\$5,850	\$5,940	\$6,030
<b>Maximum Days</b>	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120
<b>Maximum Benefit</b>	\$18,720	\$19,080	\$19,440	\$19,800	\$20,160	\$20,520	\$20,880	\$21,240	\$21,600	\$21,960	\$22,320	\$22,680	\$23,040	\$23,400	\$23,760	\$24,120
<b>Accidental Death Benefit</b>	\$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
<b>Beneficiary</b>	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500