

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.

LECMMPA

Schedule 2

Schedule 2 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.

Schedule 2 allows you to choose daily the amount of coverage to insure, at a reasonable price... The maximum days increase on a yearly basis from 60 days in the 1st year to 365 days in the 6th year and after.

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. Schedule 2 is available to most transportation workers who are in good standing with their unions, not on disciplinary or hiring probation, 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

Or

Contact us on the WEB:

www.lecempa.org

LECMMPA

*Transportation Workers
Protecting Each Other
Since 1910*

Schedule 2 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 ■ www.lecempa.org

Daily Benefit		\$60	\$63	\$66	\$69	\$72	\$75	\$78	\$81	\$84	\$87	\$90	\$93	\$96	\$99	\$102	\$105
Premium		\$35.00	\$36.75	\$38.50	\$40.25	\$42.00	\$43.75	\$45.50	\$47.25	\$49.00	\$50.75	\$52.50	\$54.25	\$56.00	\$57.75	\$59.50	\$61.25
Minimum Monthly Income		\$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
1st Year	60	\$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	\$6,120	\$6,300
2nd Year	90	\$5,400	\$5,670	\$5,940	\$6,210	\$6,480	\$6,750	\$7,020	\$7,290	\$7,560	\$7,830	\$8,100	\$8,370	\$8,640	\$8,910	\$9,180	\$9,450
3rd Year	120	\$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
4th Year	250	\$15,000	\$15,750	\$16,500	\$17,250	\$18,000	\$18,750	\$19,500	\$20,250	\$21,000	\$21,750	\$22,500	\$23,250	\$24,000	\$24,750	\$25,500	\$26,250
5th Year	300	\$18,000	\$18,900	\$19,800	\$20,700	\$21,600	\$22,500	\$23,400	\$24,300	\$25,200	\$26,100	\$27,000	\$27,900	\$28,800	\$29,700	\$30,600	\$31,500
6th+ Years	365	\$21,900	\$22,995	\$24,090	\$25,185	\$26,280	\$27,375	\$28,470	\$29,565	\$30,660	\$31,755	\$32,850	\$33,945	\$35,040	\$36,135	\$37,230	\$38,325

Daily Benefit		\$108	\$111	\$114	\$117	\$120	\$123	\$126	\$129	\$132	\$135	\$138	\$141	\$144	\$147	\$150	\$153
Premium		\$63.00	\$64.75	\$66.50	\$68.25	\$70.00	\$71.75	\$73.50	\$75.25	\$77.00	\$78.75	\$80.50	\$82.25	\$84.00	\$85.75	\$87.50	\$89.25
Minimum Monthly Income		\$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	\$4,680
1st Year	60	\$6,480	\$6,660	\$6,840	\$7,020	\$7,200	\$7,380	\$7,560	\$7,740	\$7,920	\$8,100	\$8,280	\$8,460	\$8,640	\$8,820	\$9,000	\$9,180
2nd Year	90	\$9,720	\$9,990	\$10,260	\$10,530	\$10,800	\$11,070	\$11,340	\$11,610	\$11,880	\$12,150	\$12,420	\$12,690	\$12,960	\$13,230	\$13,500	\$13,770
3rd Year	120	\$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
4th Year	250	\$27,000	\$27,750	\$28,500	\$29,250	\$30,000	\$30,750	\$31,500	\$32,250	\$33,000	\$33,750	\$34,500	\$35,250	\$36,000	\$36,750	\$37,500	\$38,250
5th Year	300	\$32,400	\$33,300	\$34,200	\$35,100	\$36,000	\$36,900	\$37,800	\$38,700	\$39,600	\$40,500	\$41,400	\$42,300	\$43,200	\$44,100	\$45,000	\$45,900
6th+ Years	365	\$39,420	\$40,515	\$41,610	\$42,705	\$43,800	\$44,895	\$45,990	\$47,085	\$48,180	\$49,275	\$50,370	\$51,465	\$52,560	\$53,655	\$54,750	\$55,845

Daily Benefit		\$156	\$159	\$162	\$165	\$168	\$171	\$174	\$177	\$180	\$183	\$186	\$189	\$192	\$195	\$198	\$201
Premium		\$91.00	\$92.75	\$94.50	\$96.25	\$98.00	\$99.75	\$101.50	\$103.25	\$105.00	\$106.75	\$108.50	\$110.25	\$112.00	\$113.75	\$115.50	\$117.25
Minimum Monthly Income		\$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	\$6,030	\$6,030
1st Year	60	\$9,360	\$9,540	\$9,720	\$9,900	\$10,080	\$10,260	\$10,440	\$10,620	\$10,800	\$10,980	\$11,160	\$11,340	\$11,520	\$11,700	\$11,880	\$12,060
2nd Year	90	\$14,040	\$14,310	\$14,580	\$14,850	\$15,120	\$15,390	\$15,660	\$15,930	\$16,200	\$16,470	\$16,740	\$17,010	\$17,280	\$17,550	\$17,820	\$18,090
3rd Year	120	\$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
4th Year	250	\$39,000	\$39,750	\$40,500	\$41,250	\$42,000	\$42,750	\$43,500	\$44,250	\$45,000	\$45,750	\$46,500	\$47,250	\$48,000	\$48,750	\$49,500	\$50,250
5th Year	300	\$46,800	\$47,700	\$48,600	\$49,500	\$50,400	\$51,300	\$52,200	\$53,100	\$54,000	\$54,900	\$55,800	\$56,700	\$57,600	\$58,500	\$59,400	\$60,300
6th+ Years	365	\$56,940	\$58,035	\$59,130	\$60,225	\$61,320	\$62,415	\$63,510	\$64,605	\$65,700	\$66,795	\$67,890	\$68,985	\$70,080	\$71,175	\$72,270	\$73,365