

BENEFIT HIGHLIGHT ILLUSTRATION



BLET UP Eastern District Group Insurance Plan

Open Enrollment ends on 3/28/2014
Coverage begins on 4/01/2014

Life Insurance (AD&D), Short Term Disability, Long Term Disability

This plan helps protect you and your family from loss of income due to:

- **Injury**
- **Illness**
- **Death**
- **Dismemberment**

This presentation is not a contract or policy of insurance. It contains general information and intended to explain some of the major features of the coverage provided by the group policy and certificate. The specific terms of your group policy and certificate will govern any claim for benefits you may make. Visit www.rrb.gov for specific information regarding RRB disability benefits.

Group Voluntary Life Insurance and Accidental Death & Dismemberment (AD&D)



The Hartford Life and AD&D Benefits

- Guaranteed Issue up to **\$300,000**
 - Member can elect limits of \$10,000 to \$500,000
- Includes equal amount of AD&D (Double Indemnity)
- No pre-existing condition limitations
- Premium rate is the same for all members (\$13.00 per \$50,000)
- Can add spouse and children to policy
 - Spouse is guaranteed issue **\$50,000**
 - Spouse can apply for up to 50% of what member elects
 - Children are guaranteed issue **EITHER \$10,000 OR \$20,000.**

Group Voluntary Accidental Death & Dismemberment (AD&D)



Accidental Death & Dismemberment (AD&D) Benefits

- Benefit is equal to the amount of life insurance (Double Indemnity)
- Pays 100% of coverage in the event an **accident causes loss of Life**, two limbs, the sight of both eyes, one limb and the sight of one eye, or speech and hearing in both ears or quadriplegia
- Pays a graded benefit for less severe injuries
- Premium rate is include in the life premium



Short Term Disability (STD)

The Hartford STD Benefits

- Option A - Pays **60% of income per week**
- Option B – Pays a **flat \$520 per week**
- No Waiting Period for Injury. Starts Paying on **DAY 1** for injury
- Starts Paying **DAY 8** for sickness
- Pays for 13 weeks
- No pre-existing condition limitations
- No offsets until **100%** of pre-disability earnings are attained
- Premium rate is the same for all members

*The Hartford covers you on and off of the job (24hr Coverage)



Short Term Disability (STD)

Option A - 60% of income per week

Member Earning \$95,000 per year - \$1,827 per Week (Pre-Tax Income)

	Week 1	Week 2	Week 3-13
Current Benefits (RRB + MetLife)	\$0.00	\$300.00	\$300.00 + \$402 = \$702.00
The Hartford (60% of weekly) non-taxable	\$1,096.00	\$1,096.00	\$1,096.00
Combined Total Payment	\$1,096.00	\$1,396.00	\$1,798.00

13 week working income = \$23,751 (\$1,827 per week)

Current Maximum 13 week income if off on disability = \$8,022 (RRB)

13 week income if participating in the Hartford Option A plan = \$22,619

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Short Term Disability (STD) Option B - Flat \$520 per week



Member Earning \$95,000 per year - \$1,827 per Week (Pre-Tax Income)

	Week 1	Week 2	Week 3-13
Current Benefits (RRB + MetLife)	\$0.00	\$300.00	\$300.00 + \$402 = \$702.00
The Hartford (Flat Benefit) non-taxable	\$520.00	\$520.00	\$520.00
Combined Total Payment	\$520.00	\$820.00	\$1,222.00

13 week working income = \$23,751 (\$1,827 per week)

Current Maximum 13 week income if off on disability = \$8,022 (RRB)

13 week income if participating in the Hartford Option B plan = \$14,782

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Long Term Disability (LTD)

The Hartford LTD

- **Option A – Pays 60% of income per month** – Benefit is Offset (reduced) by RRB and Contract Benefits (RRB & MetLife)
 - Benefits continue while you meet the definition of disability and cannot work or until nominal age of retirement set by Social Security
- **Option B – Pays a flat \$2,500 per month for 5 Years** – Benefit is not offset
- 90 Waiting period (STD satisfies waiting period)
- Pre-existing condition are covered after 12 months
- All union members are eligible for coverage regardless of service years
- Premium rate is the same for all members

Long Term Disability (LTD)

Option A - 60% of income



Member Earning \$95,000 per year - \$7,917.00 monthly (Pre-Tax Income)

	Example 1	Example 2	Example 3
Railroad Retirement Board (Occupational Long Term Disability)	\$0.00*	\$1,900.00	\$3,300.00
The Hartford 60% of income (non-taxable)	\$4,750.00	\$2,850.00	\$1,450.00
Combined Total Payment	\$4,750.00	\$4,750.00	\$4,750.00

Consider your services years and years until retirement when selecting a benefit. LTD Option A is a more common choice for members with less than 30 years of service.

***RRB requires 240 months of service to qualify for Occupational Long Term Disability benefits**

****All members are eligible for Hartford Long Term Disability regardless of years of service.**

IMPORTANT: By contacting the RRB you can find out what your current Occupational Disability Annuity or Full Disability Annuity amount would be. Call RRB at (877) 772-5772.

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Long Term Disability (LTD) Option B - Flat \$2,500 per month



Member Earning \$95,000 per year - \$7,917.00 monthly (Pre-Tax Income)

	Example 1	Example 2	Example 3
Railroad Retirement Board (Occupational Long Term Disability)	\$0.00*	\$1,900.00	\$3,300.00
The Hartford (non-taxable)	\$2,500.00	\$2,500.00	\$2,500.00
Combined Total Payment	\$2,500.00	\$4,400.00	\$5,800.00

Consider your services years and years until retirement when selecting a benefit. LTD Option B is a more common choice for members with more than 30 years of service.

***RRB requires 240 months of service to qualify for Occupational Long Term Disability benefits**

****All members are eligible for Hartford Long Term Disability regardless of years of service.**

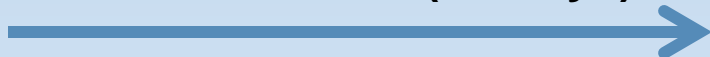
IMPORTANT: By contacting the RRB you can find out what your current Occupational Disability Annuity or Full Disability Annuity amount would be. Call RRB at (877) 772-5772.

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Disability Time-Line

STD – 13 Weeks (91 Days)



LTD – Starts after 90 Days



STD – 13 Weeks (91 Days)



LTD – Starts after 90 Days



Time-Line starts over with each new disability

Eligibility Requirements



Are you eligible?

- All working members of the union are eligible
- Trainmen are eligible to participate regardless of Engineer status
- Must be working when the policy goes into effect
- Non working members who are out because of injury, illness or loss of job status (discipline, furlough, etc.) are covered the day they go back to work, if they enroll during open enrollment. Non working members who do not enroll during open enrollment are treated as new members when they return to work.
- New members get their own 30 day open enrollment
 - Covered on the 31st day



Need help? Call Micah Harrison at 915-373-0366 or
Edward Haley at 847-815-2168.

Please direct your questions to Cornerstone and not the General Committee
office.

Cornerstone Assurance Group
www.railroaddisability.com
Phone: 815-477-7287
Fax: 815-477-3608