

November 3, 2015

**Re: New Benefits Available to All Members**



Dear Member,

This benefits enrollment packet serves as your open-enrollment kit for two **new** benefits that are being made available to all members of the **BLET CNWC GCA**. Specifically, all members may now enroll (and be guaranteed approved) for Critical Illness and Accident Insurance with **Aflac** insurance company. Open-enrollment will be open from November 15, 2015 until December 15, 2015. If you enroll during open enrollment you will be fully insured on January 1, 2016 (**you are immediately covered for 25% of your elected benefit amount the day your enrollment forms are received**). It is important to understand that these benefits are being made available to you **IN ADDITION** to the Disability and Life insurance benefits already in place with Lincoln Financial Group. These Aflac benefits are NOT replacing any other insurance plans. These Critical Illness and Accident Insurance benefits have been negotiated on a group basis to provide all members of the General Committee access to insurance benefits that would not otherwise be available to you on an individual basis. Below in this letter I have highlighted some of the key features and benefits of these insurance plans for your consideration.

**Critical Illness** - Group Critical Illness Insurance pays a lump sum benefit between \$5,000 and \$20,000 upon initial diagnosis of a covered critical illness (Cancer, Heart Attack, Stroke, Major Organ Transplant, and Renal Failure – End Stage). All members are **Guaranteed Approved up to the high limit of \$20,000** during open-enrollment and you may elect 50% of your elected amount of coverage for your spouse at a cost of 50% of your monthly cost. All dependent children are automatically covered at 50% of your elected amount of coverage at **NO COST**.

**Accident Insurance** - Group Accident Insurance pays a lump sum of money in the event you, or your spouse or children are injured in an accident. Please see below claim examples.

**Claim Examples:**

- **Member breaks vertebrae in a train derailment**
  - Benefit received would be \$3,600
- **Member's spouse breaks Wrist**
  - Benefit received would be \$2,000
- **Member's son dislocates his shoulder playing football**
  - Benefit received would be \$1,500
- **Pays the following additional benefits in each of these claims if they occur:**
  - \$200 if transported by ambulance
  - \$200 if treated in an emergency room
  - \$1,000 if an accident causes and injury requiring admittance to the hospital for more than 24 hours (\$200 per day thereafter – 30 day Max)

- \$200 for post-traumatic stress disorder diagnosis
- \$30 per physical therapy appointment (up to 6 per accident)

**The following are additional features/benefits to consider:**

- Both plans pay lump-sum benefits directly to you regardless of any other insurance plans you may have (NO Offsets....EVER!!).
- **No** Pre-Existing Condition Limitations.
- Cost is locked **FOR LIFE** at the age rate you sign up at.
- You can keep benefits after leaving or retiring from the union.
- Critical Illness Plan Pays lump sum benefits of up to **\$20,000 (guaranteed issue limit)** when you, **OR your spouse or children** suffer a covered critical illness (heart attack, cancer, stroke, organ transplant or kidney failure).
- Accident Plan Pays lump sum benefits based off a schedule when an accident causes an injury to you, **OR your spouse or children**. Benefits include additional payments for ambulance service, emergency room visits, physical therapy, as well as for expensive diagnostic exams such as x-rays and CT scans.
- Both plans provide income benefits that help replace income lost when you have to take off work to recover from an injury to yourself, but also when you need to take off work to care for injured or sick family members.
- Accident Plan also provides **\$50,000** of AD&D insurance for all members who elect accident coverage, \$25,000 for spouses and \$5,000 for children at no additional cost.
- Unisex and Uni-tobacco rates.

You may enroll in one or both of these benefits by calling our office (recommended) at (847) 387.3555 or you can enroll online at [www.railroaddisability.com](http://www.railroaddisability.com). You may also enroll by completing the enrollment forms contained in this packet and returning them in the enclosed postage paid envelope.

Best Regards,



Andrew M Haley  
President