



PROTECT YOUR LEGACY

One-time, special opportunity with Life with
Accidental Death & Dismemberment (AD&D)

Your income is one of the most valuable assets you have. In fact, most railroad workers are their family's primary income earner.

You have the chance to take advantage of a one-time, special enrollment opportunity that will allow you to supplement the standard life insurance provided by the railroad for you and your spouse.

This helps ensure your family members receive the help they'll need in a time of loss.

BLET UP Western Lines – Member

Benefits are available to all full-time members who are actively at work.

**Review your options by
flipping the page.**



Take advantage of this one-time, special opportunity:

Members not currently participating in the Life insurance plan may elect the following with no medical questions:

- Up to \$100,000 in Life insurance coverage for you
- Up to \$25,000 in coverage for your spouse



MEMBER			SPOUSE*			CHILD(REN)/DEPENDENTS	
COVERAGE	UNDER 40	40+	COVERAGE	UNDER 40	40+	COVERAGE	MONTHLY PREMIUM
\$10,000	\$3.80	\$5.00	\$5,000	\$1.90	\$2.50	\$15,000	\$3.00
\$50,000	\$15.00	\$21.00	\$25,000	\$7.50	\$10.50		
\$100,000	\$29.00	\$41.00					

*Spouse premiums based on member age

Rates in the chart are for illustrative purposes only; actual rates may vary.

ENROLL NOW

Help protect your future today!

- Members can elect coverage up to \$100,000 in \$10,000 increments with no medical questions asked.
- Coverage includes an equal amount of Accidental Death and Dismemberment.
- Spouse and child Life coverage available when Member Life is elected (up to 50% of member election).
 - Spouse can be covered up to \$25,000 in \$5,000 increments.
 - Children can be covered at \$15,000.
- Life coverage is convertible and portable

IMPORTANT INFORMATION

Optional and Dependent Life Exclusions: We will not pay a benefit for a loss caused directly or indirectly by suicide, attempted suicide or intentional self-inflicted Injury, whether sane or insane, within one year following the original effective date of your and/or your dependent spouse coverage or increase in coverage.

Optional and Dependent AD&D Exclusions: Suicide, commission of a crime, use of prescription drugs not prescribed by your physician, disease, being intoxicated, war, declared or undeclared, or any act of war; incarceration; travel as a pilot or crew member in an aircraft; parachuting, ballooning and hang gliding.

Coverage underwritten by Elips Life Insurance Company, Schaumburg, IL, and is available only in 2020.

Ready to enroll or have questions? Contact us today:

 224-770-5307  info@uniondisability.com

 uniondisability.com/groups/blet-upwl/





Summary of Benefits & Rates – STD

Ready to enroll or have questions? Call 224-770-5307 or visit uniondisability.com.

BLET UP Western Lines – Member

Benefits are available to all full-time, actively working members of the BLET.

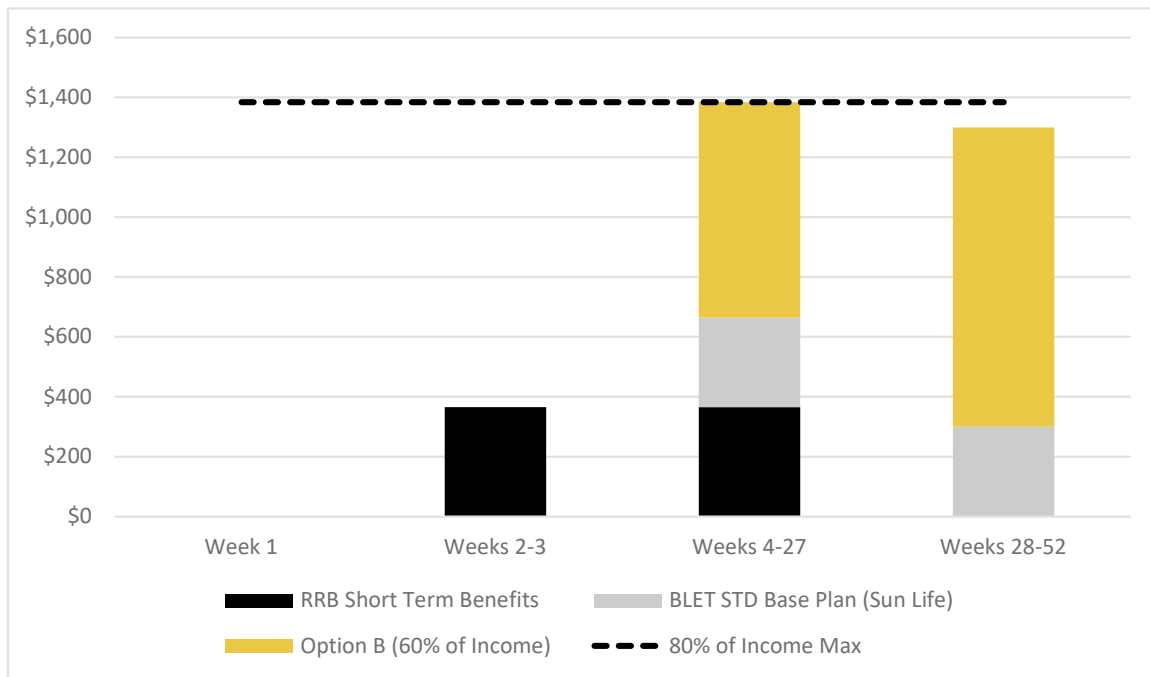
Short-Term Disability

- 24/7 coverage for on- and off-the-job disabilities resulting from illness or injury
- Coverage is not offset (reduced) by other benefits until 80% of pre-disability earnings are attained.
- Benefits paid are non-taxable.

HOW YOUR SHORT-TERM DISABILITY PLAN WORKS

Illustration based on a \$90,000/year income • \$7,500/month • \$1,730/week

Max benefit: \$1,384/week (80% of pre-disability income)



Refer to the specific information for Option A and Option B on the next page.

IMPORTANT NOTE

This is a summary of benefits; other limitations may apply. For more detailed information, please contact Cornerstone at info@uniondisability.com or 224-770-5307.

*RRB: You may or may not be eligible for Railroad Retirement Board (RRB) sickness or disability benefits after 26 weeks. RRB benefit amount is for illustrative purposes only; actual amounts may vary. More information is available by calling an RRB office toll-free at 877-772-5772.



OPTION A (flat-rate benefit):

- Weekly benefit: \$250 to \$750
- Benefit duration: Pays for up to 52 weeks (including EP).
- Elimination period (EP): 21 days
- Pre-existing conditions: Pre-existing conditions are covered after 12 months on the plan.

Total Weekly Benefit	Monthly Premium
\$300 (\$1,200 monthly)	\$77
\$400 (\$1,600 monthly)	\$102
\$500 (\$2,000 monthly)	\$127

OPTION B (60% of income):

You can elect to protect up to 60% of your weekly income, not to exceed \$1,000 of weekly benefit. Please call 224-770-5307 to learn more about your benefit options and cost.

- Weekly benefit: Pays a max of 60% of weekly income.
- Benefit duration: Pays for up to 52 weeks (including EP).
- Elimination period (EP): 21 days
- Pre-existing conditions: Pre-existing conditions are covered after 12 months on the plan.

IMPORTANT NOTE

This is a summary of benefits; other limitations may apply. For more detailed information, please contact Cornerstone at info@uniondisability.com or 224-770-5307.

*RRB: You may or may not be eligible for Railroad Retirement Board (RRB) sickness or disability benefits after 26 weeks. RRB benefit amount is for illustrative purposes only; actual amounts may vary. More information is available by calling an RRB office toll-free at 877-772-5772.





Summary of Benefits & Rates – LTD

Ready to enroll or have questions? Call 224-770-5307 or visit uniondisability.com.

BLET UP Western Lines – Member

Benefits are available to all full-time, actively working members of the BLET.

Long-Term Disability

- 24/7 coverage for on- and off-the-job disabilities resulting from illness or injury.
- Benefits paid are tax-free.
- Includes 24 months of own occupation coverage.
- Pre-existing conditions are covered after 24 months or 12 months treatment free.

OPTION A (flat-rate benefit):

- Monthly benefit: \$2,000
- Benefit duration: Pays for up to two years.
- Elimination period (EP): 52 weeks (starts when STD ends)
- Offsets at 70% of pre-disability earnings

Total Monthly Benefit	Monthly Premium
\$2,000	\$52

OPTION B (60% of income):

You can elect to protect up to 60% of your monthly income, not to exceed \$5,200 of monthly benefit. Please call 224-770-5307 to learn more about your benefit options and cost.

- Monthly benefit: Pays a max of 60% of monthly income.
- Benefit duration: Pays for up to five years.
- Elimination period (EP): 52 weeks (starts when STD ends)
- Offsets at 60% of pre-disability earnings
- Not available to members with more than 240 months of service with RRB*

Note: Railroad Retirement Occupational Disability benefits can take up to 24 months to get Approved, and many do not qualify due to a lack of creditable service years.

IMPORTANT NOTE

This is a summary of benefits; other limitations may apply. For more detailed information, please contact Cornerstone at 224-770-5307 or via email at info@uniondisability.com.

OFFSET EXPLANATION: Long-Term Disability (LTD) benefits are offset (reduced) if the combination of your monthly Railroad Retirement Board payments in combination with your elipsLife LTD monthly benefits exceed the offset percentage for the benefits you select.

*RRB: If you're unsure about how many years of retirement you have, you can contact the Railroad Retirement Board (RRB) by calling an RRB office toll-free at 877-772-5772.

