

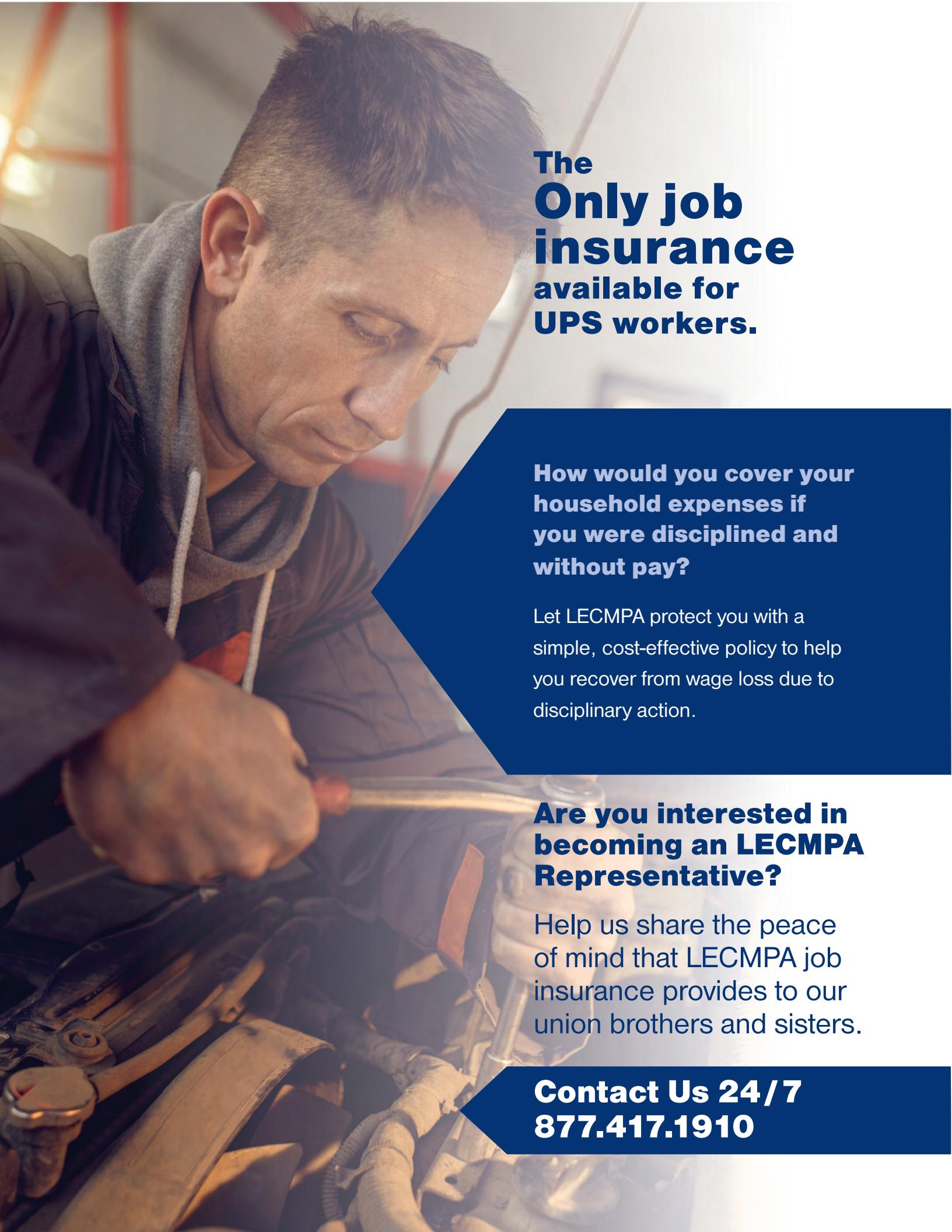


Income Protection for Your Peace of Mind

TRUCKING / LOGISTICS / UPS

Locomotive Engineers & Conductors Mutual Protective Association

»»» LECMPA
Protecting transportation workers **since 1910.**

A close-up photograph of a man with short brown hair, wearing a grey hoodie, working on a car engine. He is focused on his task, looking down at the engine. The background is slightly blurred, showing the interior of a vehicle.

The Only job insurance available for UPS workers.

**How would you cover your
household expenses if
you were disciplined and
without pay?**

Let LECMPA protect you with a simple, cost-effective policy to help you recover from wage loss due to disciplinary action.

**Are you interested in
becoming an LECMPA
Representative?**

Help us share the peace of mind that LECMPA job insurance provides to our union brothers and sisters.

**Contact Us 24/7
877.417.1910**

Who is Eligible?

LECMCA members come from many different areas of the transportation industry. Requirements for membership include:

- You must be a union transportation worker in good standing and subject to discipline.
- Program eligibility determined by your previous incidents and discipline history.
- You must not be on any type of probation.

**Serving
transportation
workers
for more
than 100
years.**

Covering Your Wages

LECMCA offers several ways for you to replace your wages when you are disciplined and without pay. Our policy options allow you to insure up to your average daily wage, with benefits ranging from \$60 to \$252 in increments of \$3. You can choose from a variety of covered discipline days ranging from 180-365 days.

While no wage loss provider covers all claims, at LECMCA we give members the benefit of the doubt. We are a non-profit mutual protective association. That means we answer to our members, not shareholders. LECMCA evaluates each claim individually. Our experienced claims handlers review the entire record and carefully consider all the facts. Should a claim be deemed not payable, members can make an appeal and our trusted, independent appeals board will take a second look.

Trucking / Logistics / UPS

Typical claims that we cover:

- Rollaway accident
- Failure to properly charge ready area
- Taking too long to load a truck or cargo area
- Jackknifed and rolled over on highway
- Left keys in ignition
- Failure to properly secure bulkhead
- Sheeting packages incorrectly
- Vehicle accident
- Trailer test tug failed
- Late delivery/missed delivery



Save 20%
by prepaying
annually**

Receive up
to **365 Days**
of immediate
coverage

Retirees
benefit from
our **Loyalty**
Appreciation
Program

Referral
Program
We pay you
\$150 for
each referral

**Thousands of union transportation
workers are held out of service **without pay**
for violating rules, regulations and
orders that govern their professions.**

**Save 10% by prepaying semi-annually

Over \$100 Million
in claims paid out over the last 10 years

Up to \$50,000 Accidental Death Benefit
with matching coverage on your beneficiary*

*Only the Member is covered in the states of California and Texas.

POLICY INFORMATION

Minimum Monthly Income*	\$1,800	\$2,700	\$3,060	\$3,600	\$4,500	\$5,400	\$6,030	\$6,750	\$7,200	\$7,560
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No. 12: Number of Covered Discipline Days Increases with Years in Force†

Benefit:	\$60/day	\$90/day	\$102/day	\$120/day	\$150/day	\$180/day	\$201/day	\$225/day	\$240/day	\$252/day
Premium	\$25.00/mo	\$37.50/mo	\$42.50/mo	\$50.00/mo	\$62.50/mo	\$75.00/mo	\$83.75/mo	\$93.75/mo	\$100.00/mo	\$105.00/mo

*Daily rate based on 30-day month

†1st year = 180 days; 1 year + 1 day = 210 days; 2 years + 1 day = 240 days;
3 years + 1 day = 270 days; 4 years + 1 day = 300 days; 5 years + 1 day = 365 days

Coverage Length Per Year	Accidental Death Benefit										Beneficiary accidental death coverage is not available in California and Texas.
1st Year: 180 Days	\$10,800	\$16,200	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
2nd Year: 210 Days	\$12,600	\$18,900	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,400	\$52,900	
3rd Year: 240 Days	\$14,400	\$21,600	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$54,000	\$57,600	\$60,300	
4th Year: 270 Days	\$16,200	\$24,300	\$50,000	\$50,000	\$50,000	\$50,000	\$54,270	\$60,300	\$60,300	\$60,300	
5th Year: 300 Days	\$18,000	\$27,000	\$50,000	\$50,000	\$50,000	\$54,000	\$60,300	\$60,300	\$60,300	\$60,300	
6th Year: 365 Days	\$21,900	\$32,850	\$50,000	\$50,000	\$54,750	\$60,300	\$60,300	\$60,300	\$60,300	\$60,300	

“It’s better to have it and not need it than to need it and not have it.”

»»» **LECMPA**

Stronger Together

Our members experience peace of mind knowing
LECMPA stands behind them.

**How would you handle the sudden loss of a paycheck? LECMPA can help!
Let us identify the right policy for you and your family.**

Since 1910, LECMPA has protected union transportation workers from wage loss due to suspension or discharge. LECMPA is a non-profit insurer made up of 30,000 members who have banded together to protect their incomes. LECMPA's value goes beyond the benefit of wage loss insurance. As a member of LECMPA, you can rely on the combined financial strength of the entire membership and their shared experience dealing with unforgiving workplaces.



800.514.0010 | underwriting@lecmpa.org | lecmpa.org

