



Retirees Benefit From Our Loyalty Appreciation Program

Locomotive Engineers & Conductors Mutual Protective Association

LECMPA
Protecting transportation workers **since 1910.**



Did you know that LECMPA rewards your membership when you retire?

LECMPA's Loyalty Appreciation Program is one way we reward long-term membership. All members with five or more years of membership receive a generous, tax-free payment at retirement.

The amount of your loyalty reward is based on your years of active membership and daily coverage. You receive a loyalty reward even if you've had a claim! Loyalty reward is calculated at the time you retire.

With an average Loyalty Appreciation payment of \$1,400.00, LECMPA gives back to loyal, eligible members when they retire. Depending on your length of membership and career, you receive a loyalty check as our way of saying thank you.

Benefits accrue when you attain 5 years of membership. The amount increases when your daily rate increases. Rewards are calculated based on years of active membership.

Call the Home Office
to discuss what you may qualify for.

Frequently Asked Questions

Q. Is the Loyalty Appreciation payable only when I retire?

A. Yes, the Loyalty Appreciation reward is payable one time: when you retire at age 55 or over, or when you retire with a full occupational disability. You must be an active member of LECMPA at the time you retire.

Q. What if I cancel my policy or quit my job before I retire?

A. The Loyalty Appreciation Program is available only to those who remain members up to their retirement.

Q. Will I have to provide documentation of my retirement?

A. Yes, you will be asked to send us proof of retirement from the U.S. Railroad Retirement Board.

Q. When will I get the Loyalty Appreciation reward payment?

A. After we receive your retirement or disability papers, your payment will be in our next loyalty payment process. We process loyalty payments twice a month.

Q. Is my loyalty check taxable?

A. No, it is considered a return of premium.

Q. What if I've had claims with LECMPA?

A. Claims don't affect your reward. You can collect even if you've had claims.

Q. What happens when my policy is inactive because of furlough or medical leave?

A. Inactivating your policy stops the count of eligible premium months but does not terminate your policy. When you return to work, your paid months of membership are added to those already accrued.

Q. How does the Loyalty Appreciation Program work if I have had two different policies (two policy numbers) with LECMPA?

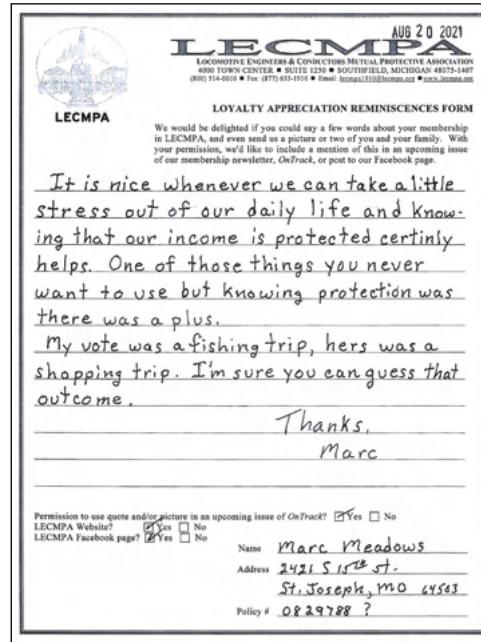
A. The Loyalty Appreciation is based only on your most recent policy.

Q. What if I've recently cancelled my LECMPA membership and want to return?

A. You may be able to reinstate your policy by paying for the months you missed. Call the Home Office to discuss your situation with the Billing Department (800-514-0010 ext. 193).

Loyalty Appreciation Reward

LECMPA is pleased to present loyalty appreciation rewards to eligible members when they retire. We love to share letters and pictures from our retired members.



"I want to say how much I appreciate you. I have been with you for 43 years. In that time I have had to use your coverage and each time you have taken care of my family. Thanks again."

- Frederick Reeves, TX

"I appreciate the loyalty check after using LECMPA for twenty years. They were fair, reliable, and on time for any claims I sent in. It's a necessity to have a good job insurance for peace of mind I believe that's LECMPA."

- Steven Prowoznik, MI

There are many reasons LECMPA is the best value in job insurance for union transportation workers — just ask one of our 25,000+ members. The Association has expanded upon a core set of discipline-related wage loss protections to provide members with additional financial security and benefits.

»»» **LECMMA**

800.514.0010 | underwriting@lecmma.org | lecmma.org

